NEW SECTION

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

Risk Classification	Hazard Group
101	9
103	8
104	8
105	5
107	9
108	8
112	7
201	9
202	9
210	8
212	9
214	8
217	7
219	7
301	4
302	9
303	9
306	8
307	7
308	3
403	6
502	8
504	9
507	8
508	9
509	9
510	7
511	7
512	9
513	6
514	7
516	8
517	9
518	9
519	9
521	7

Risk Classification	Hazard Group
540	8
541	9
550	9
551	9
601	7
602	7
603	9
604	7
606	4
607	6
608	7
701	9
803	5
901	8
1002	8
1003	7
1004	6
1005	8
1007	7
1101	5
1102	8
1103	8
1104	3
1105	7
1106	5
1108	5
1109	6
1301	2
1303	3
1304	5
1305	4
1401	9
1404	3
1405	1
1407	4
1501	5
1507	5
1701	7
1702	9
1703	9
1704	7
1801	9
1802	5
2002	6
2004	4

Risk Classification	Hazard Group
2007	6
2008	6
2009	3
2101	5
2102	3
2104	2
2105	2
2106	4
2201	6
2202	5
2203	2
2204	6
2401	1
2903	4
2904	6
2905	3
2906	4
2907	3
2908	7
2909	4
3101	6
3102	6
3103	6
3104	6
3105	5
3303	3
3304	3
3309	6
3402	6
3403	6
3404	5
3405	3
3406	1
3407	6
3408	1
3409	1
3410	2
3411	6
3412	8
3414	6
3415	9
3501	6
3503	3
3506	7
3509	1

Risk Classification	Hazard Group
3510	2
3511	6
3512	3
3513	8
3602	4
3603	4
3604	7
3605	5
3701	5
3702	3
3708	5
3802	3
3808	7
3901	1
3902	4
3903	6
3905	1
3906	4
3909	3
4002	7
4101	5
4103	2
4107	6
4108	3
4109	6
4201	6
4301	4
4302	4
4304	6
4305	5
4401	6
4402	2
4404	5
4501	1
4502	5
4504	1
4601	5
4802	7
4803	2
4804	2
4805	2
4806	5
4808	6
4809	3
4810	3

Risk Classification	Hazard Group
4811	3
4812	2
4813	3
4900	9
4901	6
4902	3
4903	1
4904	3
4905	2
4906	2
4907	4
4908	2
4909	3
4910	6
4911	6
5001	9
5002	3
5003	9
5004	8
5005	9
5006	9
5101	4
5103	3
5106	2
5108	3
5109	6
5201	4
5204	8
5206	6
5207	2
5208	4
5209	6
5300	2
5301	3
5302	5
5305	1
5306	1
5307	4
5308	1
6103	1
6104	2
6105	6
6107	1
6108	1
6109	4

Risk Classification	Hazard Group
6110	5
6120	5
6121	5
6201	7
6202	6
6203	1
6204	2
6205	4
6206	3
6207	6
6208	2
6209	3
6301	8
6303	5
6304	1
6305	1
6306	4
6308	2
6309	3
6402	1
6403	1
6404	3
6405	5
6406	1
6407	3
6408	4
6409	6
6410	3
6501	1
6502	4
6503	5
6504	1
6505	1
6506	2
6509	2
6510	8
6511	3
6512	6
6601	4
6602	5
6603	4
6604	1
6605	1
6607	4
6608	9

Risk Classification	Hazard Group
6620	1
6704	2
6705	2
6706	6
6707	1
6708	8
6709	2
6801	3
6802	2
6803	9
6804	3
6809	2
6901	1
6902	9
6903	9
6904	1
6905	1
6906	1
6907	4
6908	4
6909	2
7100	7
7101	8
7102	3
7103	4
7104	3
7105	3
7106	3
7107	2
7108	4
7109	4
7110	5
7111	4
7112	4
7113	3
7114	3
7115	3
7116	8
7117	3
7118	7
7119	6
7120	9
7121	9
7122	5
7200	3

Risk Classification	Hazard Group
7201	5
7202	6
7203	1
7301	6
7302	7
7307	5
7308	1
7309	2
7400	6

The following classes have no hazard group assigned to them

6614
6615
6616
6617
6618
7204
7205

NEW SECTION

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

	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

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
39	.6843	.6165	.5567	.5035	.4561	.4137	.3755	.3411	.3100	.2817	.2561	.2327	.2115	.1922
40	.6812	.6121	.5511	.4969	.4486	.4054	.3666	.3317	.3002	.2717	.2458	.2224	.2012	.1820
41	.6782	.6078	.5456	.4903	.4411	.3972	.3578	.3224	.2905	.2617	.2358	.2123	.1911	.1720
42	.6754	.6036	.5402	.4839	.4338	.3891	.3491	.3132	.2810	.2520	.2259	.2024	.1813	.1624
43	.6726	.5995	.5349	.4775	.4265	.3811	.3405	.3041	.2715	.2423	.2162	.1928	.1718	.1530
44	.6699	.5956	.5297	.4713	.4194	.3731	.3319	.2951	.2622	.2329	.2067	.1833	.1625	.1439
45	.6673	.5917	.5246	.4651	.4123	.3653	.3235	.2862	.2531	.2236	.1974	.1741	.1535	.1351
46	.6648	.5879	.5196	.4590	.4053	.3575	.3151	.2775	.2441	.2145	.1883	.1652	.1447	.1267
47	.6624	.5842	.5147	.4531	.3984	.3499	.3069	.2689	.2352	.2056	.1794	.1564	.1362	.1185
48	.6601	.5806	.5099	.4472	.3915	.3423	.2987	.2603	.2265	.1968	.1707	.1479	.1280	.1106
49	.6579	.5772	.5052	.4413	.3848	.3348	.2907	.2519	.2179	.1882	.1623	.1397	.1200	.1030
50	.6558	.5738	.5006	.4356	.3781	.3273	.2827	.2436	.2095	.1798	.1540	.1316	.1123	.0957
51	.6537	.5705	.4961	.4300	.3715	.3200	.2749	.2355	.2012	.1715	.1459	.1238	.1049	.0887
52	.6518	.5673	.4917	.4244	.3649	.3127	.2671	.2274	.1931	.1634	.1380	.1163	.0977	.0819
53	.6500	.5643	.4873	.4189	.3585	.3055	.2594	.2195	.1850	.1555	.1303	.1089	.0908	.0755
54	.6482	.5613	.4831	.4135	.3521	.2985	.2519	.2117	.1772	.1478	.1229	.1018	.0841	.0693
55	.6466	.5584	.4790	.4082	.3459	.2915	.2444	.2040	.1695	.1402	.1156	.0950	.0777	.0634
56	.6450	.5556	.4749	.4030	.3397	.2846	.2370	.1964	.1619	.1329	.1085	.0883	.0716	.0578
57	.6435	.5530	.4710	.3979	.3336	.2778	.2298	.1889	.1545	.1257	.1017	.0819	.0657	.0525
58	.6421	.5504	.4672	.3929	.3276	.2711	.2226	.1816	.1472	.1186	.0951	.0758	.0601	.0475
59	.6408	.5480	.4635	.3880	.3218	.2645	.2156	.1744	.1401	.1118	.0887	.0699	.0548	.0428
60	.6396	.5456	.4599	.3832	.3160	.2580	.2087	.1674	.1332	.1052	.0825	.0643	.0498	.0383
61	.6385	.5434	.4564	.3786	.3103	.2516	.2019	.1605	.1264	.0987	.0765	.0589	.0450	.0342
62	.6374	.5413	.4531	.3741	.3048	.2453	.1952	.1537	.1198	.0925	.0708	.0538	.0405	.0303
63	.6365	.5394	.4499	.3697	.2994	.2392	.1887	.1471	.1134	.0865	.0654	.0489	.0363	.0268
64	.6357	.5375	.4469	.3654	.2941	.2332	.1823	.1406	.1071	.0807	.0601	.0444	.0324	.0235
65	.6349	.5358	.4440	.3613	.2890	.2273	.1760	.1343	.1011	.0751	.0552	.0401	.0288	.0205
66	.6342	.5342	.4413	.3574	.2839	.2215	.1699	.1282	.0953	.0698	.0505	.0361	.0255	.0178
67	.6336	.5328	.4387	.3536	.2791	.2159	.1639	.1222	.0897	.0647	.0461	.0324	.0225	.0154
68	.6331	.5315	.4362	.3499	.2744	.2105	.1581	.1165	.0843	.0599	.0419	.0289	.0197	.0132
69	.6326	.5302	.4339	.3464	.2698	.2051	.1524	.1109	.0791	.0553	.0380	.0258	.0172	.0113
70	.6322	.5292	.4318	.3430	.2653	.1999	.1470	.1055	.0741	.0510	.0344	.0229	.0149	.0096
71	.6319	.5282	.4297	.3398	.2609	.1948	.1415	.1002	.0693	.0468	.0310	.0202	.0129	.0081
72	.6316	.5273	.4279	.3368	.2569	.1900	.1365	.0953	.0649	.0431	.0280	.0179	.0112	.0069
73	.6314	.5266	.4263	.3341	.2531	.1856	.1318	.0908	.0609	.0398	.0254	.0158	.0097	.0058
74	.6313	.5262	.4253	.3324	.2508	.1828	.1288	.0880	.0584	.0377	.0238	.0146	.0088	.0052

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 1
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0284	.0603	.0956	.1337	.2147	.2999	.3880	.4781
2	.0000	.0266	.0573	.0919	.1292	.2088	.2929	.3800	.4692
3	.0000	.0249	.0545	.0883	.1248	.2032	.2861	.3722	.4605
4	.0000	.0232	.0518	.0848	.1206	.1976	.2795	.3645	.4519
5	.0000	.0217	.0493	.0815	.1165	.1922	.2729	.3570	.4435
6	.0000	.0203	.0470	.0783	.1125	.1869	.2665	.3495	.4351
7	.0000	.0189	.0447	.0752	.1087	.1817	.2602	.3422	.4269
8	.0000	.0177	.0426	.0722	.1050	.1767	.2540	.3350	.4188

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
9	.0000	.0165	.0405	.0693	.1013	.1718	.2479	.3280	.4108
10	.0000	.0154	.0385	.0665	.0978	.1669	.2419	.3210	.4029
11	.0000	.0144	.0367	.0639	.0944	.1622	.2360	.3140	.3951
12	.0000	.0134	.0348	.0612	.0910	.1575	.2302	.3072	.3873
13	.0000	.0125	.0331	.0587	.0878	.1529	.2245	.3004	.3796
14	.0000	.0117	.0314	.0562	.0846	.1484	.2188	.2937	.3720
15	.0000	.0109	.0298	.0538	.0814	.1440	.2132	.2871	.3644
16	.0000	.0101	.0282	.0515	.0784	.1396	.2077	.2805	.3569
17	.0000	.0094	.0267	.0492	.0754	.1353	.2022	.2740	.3494
18	.0000	.0087	.0253	.0470	.0724	.1310	.1967	.2675	.3419
19	.0000	.0081	.0239	.0449	.0696	.1268	.1913	.2610	.3345
20	.0000	.0074	.0225	.0428	.0668	.1227	.1860	.2546	.3272
21	.0000	.0069	.0212	.0407	.0640	.1186	.1807	.2482	.3199
22	.0000	.0063	.0200	.0387	.0613	.1145	.1754	.2419	.3126
23	.0000	.0058	.0188	.0368	.0586	.1105	.1702	.2356	.3053
24	.0000	.0053	.0176	.0349	.0561	.1066	.1651	.2293	.2981
25	.0000	.0049	.0165	.0331	.0535	.1027	.1599	.2231	.2909
26	.0000	.0045	.0154	.0313	.0510	.0988	.1548	.2169	.2837
27	.0000	.0041	.0144	.0296	.0486	.0950	.1498	.2107	.2766
28	.0000	.0037	.0134	.0279	.0462	.0912	.1447	.2046	.2695
29	.0000	.0034	.0125	.0263	.0438	.0875	.1398	.1985	.2624
30	.0000	.0030	.0116	.0247	.0416	.0839	.1348	.1925	.2554
31	.0000	.0027	.0107	.0232	.0393	.0802	.1300	.1864	.2484
32	.0000	.0025	.0099	.0217	.0372	.0767	.1251	.1805	.2414
33	.0000	.0022	.0091	.0203	.0350	.0732	.1203	.1745	.2345
34	.0000	.0020	.0083	.0189	.0330	.0697	.1156	.1686	.2276
35	.0000	.0017	.0076	.0176	.0310	.0663	.1109	.1627	.2207
36	.0000	.0015	.0070	.0163	.0290	.0630	.1062	.1569	.2138
37	.0000	.0014	.0063	.0150	.0271	.0597	.1016	.1511	.2070
38	.0000	.0012	.0057	.0139	.0253	.0564	.0970	.1454	.2002
39	.0000	.0010	.0052	.0127	.0235	.0533	.0925	.1397	.1935
40	.0000	.0009	.0047	.0117	.0218	.0502	.0881	.1341	.1869
41	.0000	.0008	.0042	.0107	.0201	.0472	.0838	.1286	.1803
42	.0000	.0007	.0037	.0097	.0186	.0444	.0796	.1232	.1739
43	.0000	.0006	.0033	.0088	.0171	.0416	.0755	.1179	.1675
44	.0000	.0005	.0029	.0080	.0157	.0389	.0716	.1127	.1613
45	.0000	.0004	.0026	.0072	.0144	.0363	.0677	.1076	.1551
46	.0000	.0004	.0023	.0065	.0131	.0338	.0639	.1026	.1490
47	.0000	.0003	.0020	.0058	.0119	.0314	.0602	.0977	.1431
48	.0000	.0002	.0017	.0052	.0108	.0291	.0566	.0929	.1372
49	.0000	.0002	.0015	.0046	.0098	.0269	.0532	.0882	.1313
50	.0000	.0002	.0013	.0041	.0088	.0248	.0498	.0836	.1256
51	.0000	.0001	.0011	.0036	.0079	.0227	.0465	.0791	.1200
52	.0000	.0001	.0009	.0031	.0070	.0208	.0433	.0747	.1144
53	.0000	.0001	.0008	.0027	.0062	.0190	.0403	.0703	.1089
54	.0000	.0001	.0007	.0023	.0055	.0172	.0373	.0661	.1035
55	.0000	.0001	.0006	.0020	.0048	.0156	.0344	.0620	.0982
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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
62	.0000	.0000	.0001	.0005	.0015	.0064	.0173	.0361	.0641
63	.0000	.0000	.0001	.0004	.0012	.0055	.0154	.0329	.0597
64	.0000	.0000	.0001	.0003	.0010	.0047	.0135	.0299	.0554
65	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0513
66	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
67	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0436
68	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0192	.0399
69	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0169	.0364
70	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0148	.0330
71	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0127	.0298
72	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0109	.0268
73	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0093	.0241
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0083	.0224

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 1
Effective November 19, 2010

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

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
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
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	.2010	.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

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

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 1
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0009	.0046	.0116	.0216	.0499	.0877	.1334	.1860
41	$120	.0000	.0008	.0041	.0106	.0200	.0470	.0834	.1279	.1795
42	$120	.0000	.0007	.0037	.0096	.0185	.0441	.0792	.1225	.1730
43	$120	.0000	.0006	.0033	.0087	.0170	.0413	.0751	.1172	.1667
44	$120	.0000	.0005	.0029	.0079	.0156	.0386	.0711	.1121	.1606
45	$120	.0000	.0004	.0026	.0071	.0143	.0360	.0673	.1070	.1548
46	$120	.0000	.0003	.0023	.0064	.0130	.0336	.0635	.1020	.1492
47	$120	.0000	.0003	.0020	.0057	.0118	.0312	.0598	.0973	.1440
48	$120	.0000	.0002	.0017	.0051	.0107	.0289	.0562	.0927	.1389
49	$120	.0000	.0002	.0015	.0045	.0097	.0267	.0528	.0884	.1340
50	$120	.0000	.0002	.0013	.0040	.0087	.0246	.0495	.0842	.1293
	$250	.0000	.0002	.0013	.0040	.0088	.0247	.0497	.0835	.1254
51	$120	.0000	.0001	.0011	.0035	.0078	.0225	.0463	.0802	.1247
	$250	.0000	.0001	.0011	.0035	.0078	.0227	.0464	.0789	.1197
52	$120	.0000	.0001	.0009	.0031	.0069	.0206	.0433	.0764	.1203
	$250	.0000	.0001	.0009	.0031	.0070	.0208	.0433	.0745	.1142
53	$120	.0000	.0001	.0008	.0027	.0061	.0188	.0404	.0727	.1159
	$250	.0000	.0001	.0008	.0027	.0062	.0189	.0402	.0702	.1087
54	$120	.0000	.0001	.0007	.0023	.0054	.0171	.0377	.0691	.1116
	$250	.0000	.0001	.0007	.0023	.0054	.0172	.0372	.0659	.1033
55	$120	.0000	.0001	.0005	.0020	.0047	.0154	.0351	.0656	.1075
	$250	.0000	.0001	.0006	.0020	.0048	.0155	.0343	.0618	.0981
56	$120	.0000	.0000	.0004	.0017	.0041	.0139	.0327	.0623	.1035
	$250	.0000	.0000	.0005	.0017	.0041	.0139	.0316	.0578	.0930
57	$120	.0000	.0000	.0004	.0014	.0035	.0125	.0303	.0590	.0996
	$250	.0000	.0000	.0004	.0014	.0036	.0125	.0289	.0539	.0882
58	$120	.0000	.0000	.0003	.0012	.0030	.0112	.0281	.0559	.0958

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
	$250	.0000	.0000	.0003	.0012	.0031	.0111	.0263	.0502	.0834
	$500	.0000	.0000	.0003	.0012	.0031	.0111	.0264	.0501	.0829
59	$120	.0000	.0000	.0002	.0010	.0026	.0100	.0259	.0529	.0922
	$250	.0000	.0000	.0002	.0010	.0026	.0098	.0239	.0466	.0788
	$500	.0000	.0000	.0002	.0010	.0026	.0098	.0240	.0464	.0780
60	$120	.0000	.0000	.0002	.0008	.0022	.0089	.0239	.0500	.0886
	$250	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0431	.0744
	$500	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0429	.0732
61	$120	.0000	.0000	.0001	.0006	.0018	.0079	.0220	.0472	.0851
	$250	.0000	.0000	.0001	.0006	.0018	.0074	.0194	.0398	.0701
	$500	.0000	.0000	.0001	.0006	.0018	.0075	.0194	.0394	.0686
62	$120	.0000	.0000	.0001	.0005	.0015	.0070	.0202	.0445	.0818
	$250	.0000	.0000	.0001	.0005	.0015	.0064	.0174	.0367	.0659
	$500	.0000	.0000	.0001	.0005	.0015	.0064	.0173	.0361	.0640
63	$120	.0000	.0000	.0001	.0004	.0012	.0061	.0185	.0419	.0786
	$250	.0000	.0000	.0001	.0004	.0012	.0055	.0155	.0337	.0619
	$500	.0000	.0000	.0001	.0004	.0012	.0055	.0154	.0329	.0597
64	$120	.0000	.0000	.0001	.0003	.0010	.0054	.0169	.0395	.0755
	$250	.0000	.0000	.0001	.0003	.0010	.0047	.0137	.0309	.0581
	$500	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0299	.0554
	$1,000	.0000	.0000	.0001	.0003	.0010	.0047	.0135	.0299	.0554
65	$120	.0000	.0000	.0000	.0002	.0008	.0047	.0154	.0371	.0724
	$250	.0000	.0000	.0000	.0002	.0008	.0039	.0121	.0282	.0543
	$500	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0514
	$1,000	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0513
66	$120	.0000	.0000	.0000	.0002	.0006	.0040	.0140	.0349	.0696
	$250	.0000	.0000	.0000	.0002	.0006	.0032	.0106	.0256	.0508
	$500	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
	$1,000	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
67	$120	.0000	.0000	.0000	.0001	.0005	.0035	.0127	.0328	.0668
	$250	.0000	.0000	.0000	.0001	.0004	.0027	.0092	.0232	.0474
	$500	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0437
	$1,000	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0436
68	$120	.0000	.0000	.0000	.0001	.0004	.0030	.0115	.0307	.0641
	$250	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0210	.0441
	$500	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0193	.0401
	$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0192	.0399
69	$120	.0000	.0000	.0000	.0001	.0003	.0025	.0104	.0288	.0616
	$250	.0000	.0000	.0000	.0001	.0002	.0017	.0068	.0189	.0410
	$500	.0000	.0000	.0000	.0001	.0002	.0016	.0063	.0170	.0366
	$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

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	$500	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0149	.0333
	$1,000	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0148	.0330
71	$120	.0000	.0000	.0000	.0000	.0002	.0018	.0084	.0253	.0567
	$250	.0000	.0000	.0000	.0000	.0001	.0010	.0049	.0150	.0351
	$500	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0129	.0301
	$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0127	.0298
72	$120	.0000	.0000	.0000	.0000	.0001	.0015	.0076	.0237	.0546
	$250	.0000	.0000	.0000	.0000	.0001	.0008	.0041	.0133	.0325
	$500	.0000	.0000	.0000	.0000	.0001	.0007	.0034	.0111	.0272
	$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0109	.0268
73	$120	.0000	.0000	.0000	.0000	.0001	.0012	.0068	.0223	.0526
	$250	.0000	.0000	.0000	.0000	.0000	.0006	.0034	.0119	.0301
	$500	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0246
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0093	.0241
74	$120	.0000	.0000	.0000	.0000	.0001	.0011	.0064	.0214	.0514
	$250	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0110	.0286
	$500	.0000	.0000	.0000	.0000	.0000	.0003	.0023	.0085	.0229
	$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0083	.0224

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 1
Effective November 19, 2010

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8883	.8655	.8456	.8278	.8117	.7969	.7831	.7702	.7580	.7465	.7356	.7251	.7151	.7054
2	.8822	.8581	.8372	.8185	.8015	.7859	.7714	.7578	.7450	.7329	.7213	.7103	.6997	.6896
3	.8762	.8510	.8290	.8094	.7916	.7752	.7599	.7456	.7322	.7194	.7073	.6957	.6846	.6740
4	.8704	.8440	.8209	.8004	.7817	.7645	.7485	.7335	.7194	.7060	.6933	.6811	.6695	.6583
5	.8647	.8371	.8130	.7915	.7719	.7539	.7372	.7215	.7067	.6927	.6794	.6667	.6546	.6429
6	.8591	.8303	.8052	.7827	.7623	.7435	.7260	.7096	.6942	.6796	.6657	.6524	.6397	.6276
7	.8537	.8237	.7975	.7741	.7528	.7332	.7149	.6979	.6818	.6665	.6521	.6383	.6251	.6125
8	.8484	.8172	.7900	.7656	.7434	.7230	.7040	.6862	.6695	.6536	.6386	.6243	.6106	.5975
9	.8432	.8108	.7825	.7572	.7341	.7129	.6931	.6747	.6573	.6409	.6253	.6104	.5962	.5827
10	.8382	.8045	.7752	.7489	.7249	.7029	.6824	.6632	.6452	.6282	.6120	.5967	.5820	.5680
11	.8332	.7984	.7679	.7406	.7158	.6930	.6717	.6519	.6332	.6156	.5989	.5831	.5679	.5535
12	.8283	.7923	.7607	.7325	.7068	.6831	.6612	.6406	.6213	.6031	.5859	.5696	.5540	.5391
13	.8234	.7862	.7536	.7244	.6978	.6733	.6506	.6294	.6095	.5908	.5730	.5562	.5402	.5249
14	.8187	.7803	.7466	.7164	.6889	.6636	.6402	.6183	.5978	.5785	.5602	.5429	.5265	.5109
15	.8140	.7744	.7396	.7084	.6800	.6539	.6298	.6072	.5861	.5663	.5475	.5298	.5129	.4970
16	.8094	.7685	.7327	.7005	.6712	.6443	.6195	.5963	.5746	.5542	.5349	.5168	.4995	.4832
17	.8049	.7628	.7258	.6926	.6625	.6348	.6092	.5853	.5631	.5421	.5224	.5039	.4863	.4696
18	.8004	.7571	.7190	.6848	.6538	.6253	.5990	.5745	.5516	.5302	.5101	.4911	.4731	.4561
19	.7960	.7514	.7122	.6770	.6451	.6158	.5888	.5637	.5403	.5184	.4978	.4784	.4601	.4428
20	.7917	.7458	.7055	.6693	.6365	.6064	.5787	.5530	.5290	.5066	.4856	.4659	.4473	.4297

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
21	.7874	.7402	.6988	.6616	.6279	.5971	.5686	.5423	.5178	.4949	.4735	.4534	.4345	.4167
22	.7831	.7347	.6921	.6540	.6194	.5877	.5586	.5317	.5067	.4833	.4615	.4411	.4219	.4038
23	.7789	.7292	.6855	.6463	.6109	.5785	.5487	.5211	.4956	.4718	.4496	.4289	.4094	.3911
24	.7748	.7238	.6789	.6387	.6024	.5692	.5387	.5106	.4846	.4604	.4378	.4167	.3970	.3784
25	.7707	.7184	.6724	.6312	.5939	.5600	.5288	.5002	.4736	.4490	.4261	.4047	.3847	.3660
26	.7666	.7130	.6659	.6237	.5855	.5508	.5190	.4897	.4627	.4377	.4144	.3928	.3725	.3536
27	.7626	.7077	.6594	.6162	.5771	.5417	.5092	.4794	.4519	.4265	.4029	.3809	.3605	.3413
28	.7586	.7025	.6529	.6087	.5688	.5325	.4994	.4691	.4411	.4153	.3914	.3692	.3485	.3292
29	.7547	.6972	.6466	.6013	.5605	.5235	.4897	.4588	.4304	.4043	.3800	.3575	.3366	.3172
30	.7509	.6921	.6402	.5939	.5522	.5144	.4801	.4486	.4198	.3932	.3687	.3460	.3248	.3052
31	.7471	.6869	.6339	.5865	.5440	.5055	.4705	.4385	.4092	.3823	.3574	.3345	.3132	.2934
32	.7434	.6818	.6276	.5792	.5358	.4965	.4609	.4284	.3986	.3714	.3462	.3230	.3015	.2816
33	.7397	.6768	.6213	.5719	.5276	.4876	.4513	.4183	.3882	.3605	.3351	.3117	.2900	.2699
34	.7360	.6718	.6151	.5647	.5194	.4787	.4418	.4082	.3777	.3497	.3240	.3003	.2785	.2582
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

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
74	.6632	.5527	.4468	.3491	.2634	.1920	.1353	.0925	.0614	.0396	.0250	.0154	.0093	.0055

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 1
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0298	.0633	.1005	.1404	.2255	.3150	.4075	.5022
2	.0000	.0279	.0602	.0965	.1357	.2194	.3077	.3992	.4929
3	.0000	.0261	.0572	.0927	.1311	.2134	.3006	.3910	.4838
4	.0000	.0244	.0545	.0891	.1267	.2076	.2935	.3829	.4747
5	.0000	.0228	.0518	.0856	.1224	.2019	.2867	.3750	.4658
6	.0000	.0213	.0493	.0822	.1182	.1963	.2799	.3672	.4571
7	.0000	.0199	.0470	.0790	.1142	.1909	.2733	.3595	.4485
8	.0000	.0186	.0447	.0759	.1103	.1856	.2668	.3519	.4400
9	.0000	.0174	.0426	.0728	.1065	.1804	.2604	.3445	.4315
10	.0000	.0162	.0405	.0699	.1028	.1753	.2541	.3371	.4232
11	.0000	.0151	.0385	.0671	.0991	.1704	.2479	.3299	.4150
12	.0000	.0141	.0366	.0643	.0956	.1655	.2418	.3227	.4069
13	.0000	.0132	.0348	.0617	.0922	.1606	.2358	.3156	.3988
14	.0000	.0123	.0330	.0591	.0888	.1559	.2298	.3085	.3907
15	.0000	.0114	.0313	.0565	.0855	.1512	.2240	.3016	.3828
16	.0000	.0106	.0296	.0541	.0823	.1466	.2181	.2946	.3749
17	.0000	.0099	.0281	.0517	.0792	.1421	.2124	.2878	.3670
18	.0000	.0091	.0265	.0494	.0761	.1376	.2066	.2809	.3592
19	.0000	.0085	.0251	.0471	.0731	.1332	.2010	.2742	.3514
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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
36	.0000	.0016	.0073	.0171	.0305	.0661	.1115	.1648	.2246
37	.0000	.0014	.0067	.0158	.0285	.0627	.1067	.1587	.2175
38	.0000	.0012	.0060	.0146	.0265	.0593	.1019	.1527	.2103
39	.0000	.0011	.0054	.0134	.0247	.0560	.0972	.1467	.2033
40	.0000	.0009	.0049	.0123	.0229	.0528	.0926	.1408	.1963
41	.0000	.0008	.0044	.0112	.0212	.0496	.0881	.1351	.1894
42	.0000	.0007	.0039	.0102	.0195	.0466	.0837	.1294	.1826
43	.0000	.0006	.0035	.0093	.0180	.0437	.0794	.1238	.1760
44	.0000	.0005	.0031	.0084	.0165	.0408	.0752	.1184	.1694
45	.0000	.0004	.0027	.0076	.0151	.0381	.0711	.1130	.1629
46	.0000	.0004	.0024	.0068	.0138	.0355	.0671	.1078	.1566
47	.0000	.0003	.0021	.0061	.0125	.0330	.0633	.1027	.1503
48	.0000	.0003	.0018	.0054	.0114	.0306	.0595	.0976	.1441
49	.0000	.0002	.0016	.0048	.0103	.0282	.0559	.0927	.1380
50	.0000	.0002	.0014	.0043	.0092	.0260	.0523	.0878	.1319
51	.0000	.0001	.0012	.0037	.0083	.0239	.0489	.0831	.1260
52	.0000	.0001	.0010	.0033	.0073	.0219	.0455	.0784	.1201
53	.0000	.0001	.0008	.0028	.0065	.0199	.0423	.0739	.1144
54	.0000	.0001	.0007	.0024	.0057	.0181	.0392	.0694	.1087
55	.0000	.0001	.0006	.0021	.0050	.0163	.0361	.0651	.1032
56	.0000	.0000	.0005	.0018	.0044	.0147	.0332	.0608	.0977
57	.0000	.0000	.0004	.0015	.0038	.0131	.0304	.0567	.0923
58	.0000	.0000	.0003	.0012	.0032	.0117	.0277	.0527	.0871
59	.0000	.0000	.0002	.0010	.0027	.0103	.0252	.0488	.0819
60	.0000	.0000	.0002	.0008	.0023	.0090	.0227	.0451	.0769
61	.0000	.0000	.0002	.0007	.0019	.0079	.0204	.0414	.0721
62	.0000	.0000	.0001	.0005	.0016	.0068	.0182	.0379	.0673
63	.0000	.0000	.0001	.0004	.0013	.0058	.0162	.0346	.0627
64	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
65	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
66	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
67	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0227	.0457
68	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0419
69	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0382
70	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0155	.0347
71	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0134	.0313
72	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0115	.0281
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0098	.0253
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0235

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 1

Effective November 19, 2010

		Maximum Loss Ratio													
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	$120	.7153	.6425	.5782	.5211	.4701	.4251	.3868	.3547	.3277	.3050	.2860	.2700	.2566	.2455
41	$120	.7121	.6380	.5724	.5142	.4624	.4174	.3795	.3477	.3211	.2988	.2801	.2645	.2516	.2411
42	$120	.7091	.6336	.5667	.5074	.4550	.4102	.3725	.3410	.3147	.2928	.2745	.2594	.2471	.2371
43	$120	.7062	.6293	.5612	.5007	.4480	.4033	.3659	.3346	.3086	.2869	.2691	.2546	.2428	.2334
44	$120	.7034	.6251	.5557	.4943	.4414	.3968	.3595	.3284	.3026	.2814	.2641	.2501	.2389	.2300
45	$120	.7007	.6211	.5504	.4882	.4351	.3905	.3533	.3224	.2969	.2761	.2594	.2460	.2353	.2268
46	$120	.6981	.6171	.5452	.4824	.4291	.3844	.3472	.3165	.2914	.2712	.2550	.2421	.2319	.2238
47	$120	.6956	.6133	.5402	.4769	.4233	.3785	.3414	.3109	.2862	.2665	.2508	.2384	.2287	.2212
48	$120	.6931	.6095	.5354	.4715	.4176	.3727	.3356	.3055	.2812	.2620	.2468	.2349	.2257	.2187
49	$120	.6908	.6059	.5308	.4664	.4122	.3671	.3301	.3003	.2765	.2577	.2430	.2317	.2230	.2164
50	$120	.6886	.6024	.5265	.4615	.4068	.3616	.3248	.2953	.2719	.2536	.2395	.2287	.2205	.2143
	$250	.6888	.6026	.5257	.4573	.3968	.3435	.2971	.2573	.2234	.1948	.1708	.1507	.1339	.1200
51	$120	.6865	.5991	.5223	.4566	.4016	.3563	.3196	.2904	.2675	.2498	.2362	.2259	.2182	.2124
	$250	.6867	.5992	.5209	.4514	.3899	.3360	.2894	.2496	.2160	.1877	.1641	.1445	.1282	.1149
52	$120	.6845	.5959	.5182	.4519	.3965	.3511	.3146	.2858	.2634	.2461	.2331	.2233	.2160	.2107
	$250	.6846	.5959	.5163	.4455	.3831	.3287	.2819	.2422	.2088	.1809	.1577	.1386	.1229	.1101
53	$120	.6825	.5929	.5143	.4474	.3915	.3461	.3098	.2813	.2594	.2427	.2301	.2208	.2140	.2091
	$250	.6827	.5926	.5117	.4398	.3765	.3216	.2747	.2351	.2019	.1743	.1515	.1329	.1178	.1056
54	$120	.6807	.5900	.5106	.4429	.3867	.3412	.3051	.2770	.2555	.2394	.2274	.2186	.2122	.2077
	$250	.6808	.5895	.5073	.4342	.3700	.3147	.2676	.2281	.1951	.1679	.1456	.1275	.1130	.1014
55	$120	.6790	.5873	.5069	.4386	.3820	.3365	.3006	.2729	.2519	.2363	.2248	.2165	.2106	.2064
	$250	.6791	.5865	.5030	.4287	.3638	.3080	.2608	.2212	.1885	.1617	.1399	.1224	.1085	.0975
56	$120	.6775	.5847	.5034	.4344	.3775	.3319	.2962	.2689	.2484	.2333	.2224	.2146	.2091	.2052
	$250	.6775	.5836	.4987	.4234	.3577	.3015	.2541	.2146	.1821	.1557	.1345	.1176	.1042	.0938
57	$120	.6760	.5823	.5000	.4303	.3730	.3274	.2919	.2650	.2451	.2305	.2201	.2128	.2077	.2042
	$250	.6759	.5808	.4946	.4182	.3518	.2951	.2475	.2081	.1759	.1500	.1293	.1130	.1002	.0904
58	$120	.6746	.5799	.4967	.4263	.3687	.3230	.2878	.2614	.2419	.2279	.2180	.2112	.2065	.2033
	$250	.6744	.5781	.4907	.4132	.3461	.2889	.2411	.2018	.1699	.1444	.1243	.1086	.0965	.0872
	$500	.6745	.5782	.4907	.4127	.3441	.2847	.2338	.1908	.1548	.1251	.1007	.0808	.0648	.0520
59	$120	.6734	.5777	.4935	.4224	.3645	.3188	.2838	.2578	.2389	.2255	.2161	.2097	.2053	.2025
	$250	.6731	.5755	.4869	.4084	.3405	.2828	.2348	.1956	.1641	.1391	.1196	.1045	.0930	.0842
	$500	.6731	.5756	.4868	.4075	.3379	.2777	.2265	.1833	.1475	.1181	.0942	.0749	.0596	.0474
60	$120	.6722	.5756	.4905	.4187	.3604	.3147	.2800	.2545	.2361	.2232	.2143	.2083	.2043	.2017
	$250	.6718	.5731	.4833	.4038	.3350	.2769	.2288	.1897	.1585	.1340	.1151	.1006	.0897	.0815
	$500	.6718	.5731	.4831	.4025	.3319	.2710	.2193	.1761	.1404	.1114	.0880	.0694	.0546	.0431
61	$120	.6711	.5735	.4876	.4151	.3564	.3107	.2763	.2512	.2334	.2210	.2126	.2071	.2034	.2011
	$250	.6706	.5708	.4799	.3993	.3297	.2711	.2228	.1839	.1531	.1292	.1108	.0970	.0867	.0791
	$500	.6707	.5708	.4794	.3976	.3259	.2643	.2122	.1690	.1335	.1049	.0820	.0640	.0500	.0391
62	$120	.6701	.5717	.4848	.4116	.3526	.3069	.2728	.2481	.2308	.2190	.2111	.2060	.2026	.2005
	$250	.6696	.5687	.4766	.3949	.3245	.2654	.2170	.1783	.1479	.1245	.1068	.0936	.0839	.0768
	$500	.6696	.5686	.4759	.3929	.3202	.2578	.2054	.1620	.1268	.0986	.0764	.0590	.0456	.0354
63	$120	.6693	.5699	.4821	.4082	.3488	.3032	.2694	.2452	.2285	.2172	.2097	.2049	.2019	.2000
	$250	.6686	.5667	.4734	.3907	.3195	.2599	.2114	.1729	.1429	.1200	.1030	.0904	.0813	.0748
	$500	.6686	.5666	.4726	.3883	.3145	.2514	.1986	.1553	.1203	.0926	.0709	.0542	.0415	.0319
64	$120	.6684	.5682	.4795	.4049	.3452	.2996	.2661	.2424	.2262	.2154	.2085	.2040	.2013	.1996
	$250	.6677	.5649	.4705	.3866	.3146	.2546	.2060	.1676	.1381	.1158	.0994	.0874	.0789	.0729
	$500	.6677	.5646	.4694	.3839	.3090	.2452	.1920	.1487	.1140	.0868	.0658	.0497	.0377	.0288
	$1,000	.6677	.5646	.4694	.3839	.3089	.2449	.1915	.1477	.1125	.0848	.0632	.0466	.0341	.0247
65	$120	.6677	.5666	.4770	.4017	.3417	.2961	.2630	.2398	.2241	.2138	.2073	.2032	.2007	.1993

		Maximum Loss Ratio													
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	$250	.6669	.5631	.4676	.3827	.3099	.2494	.2007	.1625	.1335	.1118	.0960	.0847	.0768	.0713
	$500	.6669	.5628	.4664	.3796	.3037	.2391	.1856	.1423	.1080	.0813	.0609	.0456	.0342	.0260
	$1,000	.6669	.5628	.4664	.3795	.3035	.2387	.1849	.1411	.1062	.0789	.0580	.0421	.0303	.0216
66	$120	.6670	.5652	.4747	.3987	.3383	.2928	.2600	.2373	.2222	.2124	.2063	.2025	.2003	.1990
	$250	.6662	.5616	.4649	.3790	.3053	.2443	.1955	.1577	.1291	.1080	.0929	.0822	.0748	.0698
	$500	.6662	.5612	.4635	.3755	.2985	.2332	.1794	.1361	.1021	.0760	.0562	.0417	.0310	.0234
	$1,000	.6662	.5612	.4635	.3754	.2983	.2327	.1785	.1347	.1001	.0734	.0531	.0379	.0268	.0188
67	$120	.6664	.5638	.4724	.3958	.3351	.2896	.2571	.2349	.2203	.2110	.2053	.2019	.1998	.1987
	$250	.6656	.5601	.4624	.3754	.3009	.2394	.1906	.1530	.1249	.1045	.0900	.0799	.0731	.0685
	$500	.6655	.5597	.4608	.3715	.2935	.2275	.1733	.1301	.0965	.0709	.0519	.0380	.0281	.0211
	$1,000	.6655	.5597	.4608	.3714	.2931	.2268	.1722	.1284	.0942	.0680	.0484	.0340	.0236	.0162
68	$120	.6659	.5625	.4703	.3930	.3320	.2866	.2544	.2327	.2186	.2098	.2045	.2013	.1995	.1985
	$250	.6651	.5588	.4601	.3720	.2966	.2347	.1858	.1485	.1209	.1011	.0873	.0778	.0715	.0673
	$500	.6650	.5583	.4583	.3677	.2886	.2219	.1674	.1243	.0911	.0661	.0478	.0347	.0254	.0190
	$1,000	.6650	.5583	.4582	.3675	.2882	.2211	.1661	.1224	.0885	.0630	.0441	.0304	.0207	.0139
69	$120	.6655	.5614	.4683	.3903	.3290	.2836	.2519	.2306	.2171	.2087	.2037	.2008	.1992	.1983
	$250	.6646	.5576	.4578	.3687	.2925	.2301	.1812	.1442	.1171	.0980	.0848	.0759	.0701	.0663
	$500	.6645	.5570	.4559	.3641	.2839	.2164	.1617	.1187	.0859	.0616	.0440	.0316	.0230	.0172
	$1,000	.6645	.5570	.4558	.3638	.2834	.2155	.1601	.1165	.0831	.0581	.0400	.0271	.0181	.0119
70	$120	.6650	.5603	.4664	.3877	.3261	.2809	.2494	.2287	.2156	.2077	.2030	.2004	.1989	.1981
	$250	.6642	.5565	.4558	.3655	.2885	.2257	.1768	.1401	.1136	.0950	.0825	.0742	.0688	.0654
	$500	.6641	.5559	.4536	.3606	.2794	.2112	.1561	.1133	.0810	.0573	.0405	.0288	.0208	.0156
	$1,000	.6641	.5558	.4535	.3603	.2787	.2100	.1544	.1109	.0779	.0536	.0362	.0241	.0157	.0102
71	$120	.6647	.5593	.4646	.3852	.3233	.2781	.2471	.2268	.2142	.2067	.2024	.2000	.1987	.1980
	$250	.6639	.5555	.4538	.3625	.2846	.2214	.1724	.1361	.1101	.0923	.0803	.0726	.0677	.0647
	$500	.6638	.5548	.4515	.3573	.2749	.2060	.1506	.1079	.0761	.0532	.0371	.0262	.0189	.0141
	$1,000	.6638	.5548	.4514	.3569	.2741	.2046	.1487	.1053	.0728	.0492	.0326	.0212	.0136	.0086
72	$120	.6644	.5584	.4629	.3830	.3208	.2757	.2450	.2252	.2130	.2059	.2019	.1997	.1985	.1979
	$250	.6636	.5547	.4520	.3598	.2811	.2174	.1684	.1324	.1070	.0898	.0785	.0712	.0667	.0640
	$500	.6635	.5540	.4497	.3542	.2708	.2011	.1456	.1031	.0718	.0495	.0342	.0239	.0172	.0129
	$1,000	.6635	.5539	.4495	.3538	.2699	.1996	.1434	.1002	.0682	.0453	.0295	.0188	.0118	.0073
73	$120	.6641	.5576	.4614	.3809	.3184	.2734	.2430	.2237	.2120	.2052	.2014	.1994	.1983	.1978
	$250	.6634	.5540	.4505	.3572	.2778	.2137	.1647	.1291	.1042	.0876	.0768	.0701	.0659	.0635
	$500	.6633	.5532	.4480	.3514	.2669	.1966	.1409	.0986	.0678	.0463	.0316	.0220	.0158	.0119
	$1,000	.6633	.5532	.4478	.3509	.2659	.1950	.1385	.0955	.0640	.0418	.0267	.0167	.0103	.0062
74	$120	.6640	.5571	.4605	.3796	.3170	.2720	.2419	.2228	.2113	.2048	.2011	.1992	.1982	.1977
	$250	.6633	.5536	.4495	.3557	.2757	.2114	.1624	.1270	.1025	.0863	.0758	.0694	.0655	.0632
	$500	.6632	.5528	.4470	.3497	.2645	.1938	.1379	.0958	.0654	.0442	.0301	.0208	.0150	.0114
	$1,000	.6632	.5527	.4468	.3491	.2634	.1920	.1354	.0925	.0614	.0397	.0250	.0155	.0094	.0056

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 1
Effective November 19, 2010

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
40	$120	.0000	.0009	.0048	.0122	.0227	.0524	.0921	.1402	.1954
41	$120	.0000	.0008	.0043	.0111	.0210	.0493	.0876	.1344	.1885
42	$120	.0000	.0007	.0039	.0101	.0194	.0463	.0832	.1287	.1818
43	$120	.0000	.0006	.0035	.0092	.0178	.0434	.0789	.1232	.1751
44	$120	.0000	.0005	.0031	.0083	.0164	.0406	.0747	.1177	.1687
45	$120	.0000	.0004	.0027	.0075	.0150	.0379	.0706	.1124	.1626
46	$120	.0000	.0004	.0024	.0067	.0137	.0353	.0667	.1072	.1568
47	$120	.0000	.0003	.0021	.0060	.0124	.0327	.0628	.1022	.1512
48	$120	.0000	.0003	.0018	.0054	.0113	.0303	.0591	.0974	.1459
49	$120	.0000	.0002	.0016	.0048	.0102	.0280	.0555	.0928	.1408
50	$120	.0000	.0002	.0013	.0042	.0091	.0258	.0520	.0884	.1358
	$250	.0000	.0002	.0014	.0042	.0092	.0260	.0522	.0877	.1317
51	$120	.0000	.0001	.0012	.0037	.0082	.0237	.0486	.0842	.1310
	$250	.0000	.0001	.0012	.0037	.0082	.0238	.0488	.0829	.1258
52	$120	.0000	.0001	.0010	.0032	.0073	.0217	.0455	.0802	.1263
	$250	.0000	.0001	.0010	.0033	.0073	.0218	.0454	.0783	.1199
53	$120	.0000	.0001	.0008	.0028	.0064	.0197	.0425	.0763	.1217
	$250	.0000	.0001	.0008	.0028	.0065	.0199	.0422	.0737	.1142
54	$120	.0000	.0001	.0007	.0024	.0057	.0179	.0396	.0726	.1173
	$250	.0000	.0001	.0007	.0024	.0057	.0180	.0391	.0693	.1085
55	$120	.0000	.0001	.0006	.0021	.0050	.0162	.0369	.0689	.1129
	$250	.0000	.0001	.0006	.0021	.0050	.0163	.0361	.0649	.1031
56	$120	.0000	.0000	.0005	.0018	.0043	.0146	.0343	.0654	.1087
	$250	.0000	.0000	.0005	.0018	.0043	.0146	.0331	.0607	.0977
57	$120	.0000	.0000	.0004	.0015	.0037	.0132	.0318	.0620	.1046
	$250	.0000	.0000	.0004	.0015	.0038	.0131	.0303	.0566	.0926
58	$120	.0000	.0000	.0003	.0012	.0032	.0118	.0295	.0587	.1007
	$250	.0000	.0000	.0003	.0012	.0032	.0116	.0277	.0527	.0876
	$500	.0000	.0000	.0003	.0012	.0032	.0117	.0277	.0527	.0870
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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
	$250	.0000	.0000	.0001	.0004	.0013	.0058	.0163	.0354	.0650
	$500	.0000	.0000	.0001	.0004	.0013	.0058	.0161	.0346	.0627
64	$120	.0000	.0000	.0001	.0003	.0011	.0056	.0178	.0415	.0793
	$250	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0324	.0610
	$500	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
	$1,000	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
65	$120	.0000	.0000	.0000	.0002	.0008	.0049	.0162	.0390	.0761
	$250	.0000	.0000	.0000	.0002	.0008	.0041	.0127	.0296	.0571
	$500	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
	$1,000	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
66	$120	.0000	.0000	.0000	.0002	.0007	.0042	.0147	.0366	.0731
	$250	.0000	.0000	.0000	.0002	.0006	.0034	.0111	.0269	.0533
	$500	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
	$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
67	$120	.0000	.0000	.0000	.0001	.0005	.0036	.0134	.0344	.0701
	$250	.0000	.0000	.0000	.0001	.0005	.0028	.0097	.0244	.0498
	$500	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0228	.0459
	$1,000	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0227	.0457
68	$120	.0000	.0000	.0000	.0001	.0004	.0031	.0121	.0323	.0673
	$250	.0000	.0000	.0000	.0001	.0003	.0023	.0084	.0220	.0463
	$500	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0421
	$1,000	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0419
69	$120	.0000	.0000	.0000	.0001	.0003	.0026	.0109	.0303	.0647
	$250	.0000	.0000	.0000	.0001	.0002	.0018	.0072	.0198	.0430
	$500	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0384
	$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0382
70	$120	.0000	.0000	.0000	.0000	.0002	.0022	.0099	.0284	.0621
	$250	.0000	.0000	.0000	.0000	.0002	.0014	.0061	.0177	.0399
	$500	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0156	.0350
	$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0155	.0347
71	$120	.0000	.0000	.0000	.0000	.0002	.0019	.0089	.0266	.0596
	$250	.0000	.0000	.0000	.0000	.0001	.0011	.0051	.0158	.0369
	$500	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0316
	$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0134	.0313
72	$120	.0000	.0000	.0000	.0000	.0001	.0016	.0080	.0249	.0573
	$250	.0000	.0000	.0000	.0000	.0001	.0008	.0043	.0140	.0341
	$500	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0116	.0286
	$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0115	.0281
73	$120	.0000	.0000	.0000	.0000	.0001	.0013	.0072	.0234	.0553
	$250	.0000	.0000	.0000	.0000	.0000	.0006	.0036	.0125	.0316
	$500	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0100	.0258
	$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0098	.0253

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

*Single Loss Limit values are expressed in thousands of dollars.

NEW SECTION

WAC 296-17B-920 Hazard Group 2 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 2
Effective November 19, 2010

	Maximum Loss Ratio													
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.8627	.8442	.8279	.8131	.7995	.7868	.7749	.7637	.7530	.7429	.7332	.7238	.7148	.7062
2	.8572	.8377	.8204	.8047	.7902	.7768	.7642	.7523	.7410	.7302	.7199	.7100	.7005	.6913
3	.8519	.8313	.8129	.7963	.7810	.7668	.7535	.7409	.7290	.7176	.7067	.6963	.6862	.6765
4	.8467	.8249	.8055	.7880	.7719	.7569	.7428	.7296	.7170	.7050	.6935	.6825	.6719	.6617
5	.8415	.8185	.7982	.7797	.7628	.7470	.7322	.7183	.7050	.6924	.6803	.6688	.6577	.6470
6	.8363	.8123	.7909	.7715	.7537	.7372	.7216	.7070	.6931	.6799	.6672	.6551	.6435	.6323
7	.8313	.8061	.7837	.7634	.7448	.7274	.7112	.6958	.6813	.6675	.6542	.6416	.6294	.6177
8	.8263	.7999	.7765	.7553	.7358	.7177	.7007	.6847	.6695	.6551	.6413	.6281	.6154	.6033
9	.8214	.7939	.7695	.7473	.7270	.7081	.6903	.6736	.6578	.6428	.6284	.6147	.6015	.5889
10	.8165	.7879	.7624	.7394	.7182	.6985	.6800	.6626	.6462	.6305	.6156	.6014	.5877	.5746
11	.8117	.7819	.7555	.7315	.7094	.6889	.6697	.6516	.6346	.6183	.6029	.5881	.5740	.5605
12	.8070	.7760	.7485	.7236	.7007	.6794	.6595	.6407	.6230	.6062	.5902	.5750	.5604	.5464
13	.8023	.7702	.7416	.7157	.6920	.6699	.6492	.6298	.6115	.5941	.5776	.5619	.5468	.5325
14	.7976	.7643	.7348	.7079	.6833	.6604	.6390	.6190	.6000	.5821	.5651	.5489	.5334	.5186
15	.7930	.7586	.7279	.7002	.6746	.6510	.6289	.6082	.5886	.5701	.5526	.5359	.5200	.5049
16	.7885	.7528	.7211	.6924	.6660	.6416	.6188	.5974	.5773	.5582	.5402	.5231	.5068	.4913
17	.7839	.7471	.7144	.6847	.6574	.6322	.6087	.5867	.5659	.5464	.5279	.5103	.4937	.4778
18	.7795	.7415	.7076	.6770	.6489	.6229	.5986	.5760	.5547	.5346	.5156	.4977	.4806	.4644
19	.7750	.7358	.7009	.6693	.6403	.6135	.5886	.5653	.5435	.5229	.5035	.4851	.4677	.4511
20	.7706	.7302	.6942	.6617	.6318	.6042	.5786	.5547	.5323	.5112	.4914	.4726	.4549	.4380
21	.7663	.7246	.6876	.6540	.6233	.5949	.5686	.5441	.5212	.4996	.4793	.4602	.4421	.4250
22	.7619	.7191	.6809	.6464	.6148	.5857	.5587	.5336	.5101	.4881	.4674	.4479	.4295	.4121
23	.7576	.7135	.6743	.6388	.6063	.5764	.5488	.5231	.4991	.4766	.4555	.4356	.4170	.3993
24	.7534	.7080	.6677	.6312	.5979	.5672	.5389	.5126	.4881	.4651	.4437	.4235	.4045	.3866
25	.7491	.7025	.6611	.6236	.5894	.5580	.5290	.5021	.4771	.4538	.4319	.4114	.3922	.3740
26	.7449	.6971	.6545	.6160	.5810	.5488	.5192	.4917	.4662	.4424	.4202	.3994	.3799	.3616
27	.7408	.6917	.6479	.6085	.5726	.5397	.5094	.4814	.4554	.4312	.4086	.3875	.3678	.3492
28	.7366	.6862	.6414	.6010	.5642	.5305	.4996	.4710	.4446	.4200	.3971	.3757	.3557	.3369
29	.7326	.6809	.6349	.5935	.5558	.5214	.4898	.4607	.4338	.4088	.3856	.3639	.3437	.3248
30	.7285	.6755	.6284	.5860	.5475	.5123	.4801	.4505	.4231	.3977	.3742	.3522	.3318	.3127
31	.7245	.6702	.6219	.5785	.5392	.5033	.4704	.4403	.4124	.3867	.3628	.3407	.3200	.3007
32	.7205	.6649	.6155	.5711	.5308	.4942	.4607	.4300	.4018	.3757	.3515	.3291	.3082	.2888
33	.7166	.6597	.6091	.5637	.5226	.4852	.4511	.4199	.3912	.3647	.3403	.3176	.2966	.2770
34	.7127	.6545	.6027	.5563	.5143	.4762	.4415	.4097	.3806	.3538	.3290	.3061	.2849	.2652
35	.7089	.6493	.5964	.5489	.5060	.4672	.4319	.3996	.3701	.3429	.3179	.2947	.2733	.2535
36	.7051	.6442	.5900	.5415	.4978	.4582	.4223	.3895	.3595	.3320	.3067	.2833	.2618	.2419
37	.7014	.6391	.5837	.5342	.4896	.4492	.4127	.3794	.3490	.3211	.2955	.2720	.2504	.2304
38	.6977	.6341	.5775	.5269	.4814	.4403	.4031	.3693	.3384	.3103	.2844	.2608	.2391	.2191

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
39	.6941	.6291	.5713	.5196	.4732	.4314	.3936	.3592	.3280	.2995	.2734	.2497	.2279	.2081
40	.6906	.6242	.5652	.5124	.4651	.4226	.3841	.3493	.3176	.2888	.2626	.2387	.2170	.1972
41	.6872	.6194	.5592	.5054	.4571	.4138	.3747	.3394	.3073	.2783	.2519	.2280	.2063	.1866
42	.6838	.6147	.5532	.4984	.4492	.4051	.3654	.3296	.2972	.2679	.2414	.2175	.1959	.1763
43	.6806	.6101	.5474	.4915	.4414	.3966	.3562	.3199	.2871	.2577	.2311	.2072	.1857	.1663
44	.6775	.6056	.5417	.4847	.4337	.3881	.3471	.3103	.2773	.2476	.2210	.1972	.1758	.1566
45	.6744	.6013	.5361	.4780	.4261	.3797	.3381	.3009	.2676	.2378	.2112	.1874	.1661	.1472
46	.6715	.5970	.5306	.4714	.4186	.3714	.3292	.2916	.2580	.2281	.2015	.1778	.1568	.1381
47	.6687	.5928	.5252	.4649	.4111	.3631	.3204	.2824	.2486	.2186	.1920	.1685	.1477	.1294
48	.6660	.5888	.5199	.4585	.4037	.3550	.3117	.2734	.2394	.2093	.1828	.1594	.1389	.1209
49	.6634	.5848	.5147	.4521	.3964	.3470	.3032	.2644	.2302	.2002	.1737	.1506	.1304	.1127
50	.6608	.5810	.5096	.4459	.3892	.3390	.2947	.2556	.2213	.1912	.1649	.1420	.1221	.1048
51	.6584	.5773	.5045	.4397	.3821	.3312	.2863	.2469	.2124	.1824	.1563	.1336	.1141	.0972
52	.6561	.5736	.4996	.4336	.3751	.3234	.2780	.2383	.2038	.1738	.1479	.1255	.1063	.0899
53	.6539	.5701	.4948	.4276	.3681	.3157	.2698	.2299	.1952	.1653	.1396	.1176	.0989	.0829
54	.6518	.5667	.4901	.4217	.3613	.3081	.2618	.2216	.1869	.1571	.1316	.1100	.0917	.0762
55	.6498	.5634	.4855	.4159	.3545	.3006	.2538	.2134	.1786	.1490	.1238	.1026	.0847	.0698
56	.6479	.5602	.4809	.4102	.3478	.2932	.2459	.2053	.1705	.1411	.1163	.0954	.0781	.0637
57	.6461	.5571	.4766	.4047	.3412	.2859	.2382	.1973	.1626	.1334	.1089	.0885	.0717	.0579
58	.6444	.5542	.4723	.3992	.3348	.2787	.2305	.1895	.1548	.1258	.1018	.0819	.0656	.0523
59	.6428	.5513	.4682	.3938	.3284	.2716	.2230	.1818	.1472	.1185	.0948	.0755	.0598	.0471
60	.6413	.5486	.4642	.3886	.3222	.2647	.2156	.1742	.1398	.1114	.0882	.0694	.0543	.0422
61	.6400	.5461	.4603	.3835	.3160	.2578	.2083	.1668	.1325	.1044	.0817	.0635	.0490	.0376
62	.6387	.5437	.4566	.3785	.3100	.2510	.2011	.1596	.1254	.0977	.0755	.0579	.0441	.0334
63	.6376	.5414	.4530	.3737	.3041	.2444	.1941	.1524	.1185	.0912	.0696	.0526	.0395	.0294
64	.6365	.5393	.4496	.3690	.2984	.2379	.1872	.1455	.1117	.0849	.0639	.0476	.0352	.0258
65	.6356	.5373	.4463	.3645	.2928	.2315	.1804	.1387	.1052	.0789	.0585	.0429	.0312	.0224
66	.6348	.5354	.4432	.3601	.2873	.2253	.1738	.1321	.0989	.0731	.0533	.0385	.0275	.0194
67	.6340	.5338	.4403	.3559	.2820	.2192	.1673	.1256	.0928	.0675	.0485	.0344	.0241	.0167
68	.6334	.5322	.4376	.3519	.2768	.2133	.1610	.1194	.0869	.0623	.0439	.0306	.0210	.0142
69	.6328	.5308	.4350	.3480	.2718	.2074	.1549	.1133	.0812	.0572	.0396	.0270	.0182	.0121
70	.6324	.5296	.4326	.3443	.2669	.2018	.1489	.1074	.0758	.0525	.0357	.0238	.0157	.0102
71	.6320	.5284	.4303	.3406	.2621	.1962	.1429	.1016	.0705	.0479	.0319	.0208	.0134	.0085
72	.6317	.5275	.4282	.3373	.2577	.1909	.1374	.0962	.0657	.0438	.0286	.0183	.0115	.0071
73	.6315	.5267	.4265	.3343	.2535	.1860	.1323	.0913	.0613	.0401	.0256	.0160	.0098	.0059
74	.6313	.5262	.4254	.3325	.2509	.1829	.1290	.0882	.0585	.0378	.0239	.0147	.0089	.0053

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 2
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0321	.0674	.1058	.1464	.2317	.3202	.4109	.5031
2	.0000	.0304	.0646	.1023	.1422	.2262	.3137	.4034	.4947
3	.0000	.0288	.0620	.0989	.1382	.2209	.3073	.3959	.4863
4	.0000	.0272	.0595	.0956	.1342	.2157	.3009	.3885	.4780
5	.0000	.0257	.0570	.0924	.1303	.2105	.2945	.3812	.4697
6	.0000	.0243	.0547	.0893	.1264	.2053	.2883	.3739	.4615

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

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

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 2
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.6903	.6237	.5645	.5116	.4641	.4222	.3871	.3577	.3330	.3122	.2946	.2797	.2672	.2569
41	$120	.6868	.6189	.5585	.5045	.4562	.4148	.3801	.3510	.3266	.3061	.2888	.2744	.2624	.2527
42	$120	.6835	.6142	.5525	.4975	.4488	.4078	.3734	.3446	.3205	.3002	.2833	.2694	.2581	.2489
43	$120	.6803	.6096	.5467	.4906	.4420	.4012	.3670	.3384	.3145	.2946	.2782	.2648	.2541	.2454
44	$120	.6772	.6052	.5410	.4841	.4355	.3948	.3608	.3324	.3087	.2892	.2734	.2606	.2503	.2421
45	$120	.6742	.6008	.5354	.4780	.4294	.3887	.3547	.3265	.3031	.2842	.2689	.2566	.2468	.2391
46	$120	.6712	.5965	.5300	.4722	.4235	.3828	.3489	.3208	.2979	.2794	.2646	.2529	.2436	.2363
47	$120	.6684	.5924	.5248	.4667	.4178	.3770	.3431	.3153	.2928	.2749	.2606	.2494	.2405	.2337
48	$120	.6657	.5883	.5199	.4614	.4123	.3713	.3375	.3101	.2881	.2706	.2568	.2461	.2378	.2314
49	$120	.6631	.5844	.5153	.4563	.4068	.3657	.3321	.3051	.2835	.2665	.2533	.2430	.2352	.2292
50	$120	.6606	.5807	.5108	.4514	.4015	.3603	.3269	.3002	.2791	.2626	.2499	.2402	.2328	.2272
	$250	.6608	.5809	.5094	.4456	.3889	.3387	.2951	.2576	.2257	.1986	.1758	.1566	.1405	.1271
51	$120	.6582	.5772	.5065	.4465	.3963	.3551	.3219	.2956	.2749	.2590	.2468	.2375	.2306	.2254

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
	$250	.6584	.5772	.5044	.4394	.3818	.3312	.2874	.2501	.2184	.1916	.1692	.1504	.1349	.1220
52	$120	.6559	.5738	.5024	.4418	.3912	.3501	.3171	.2911	.2709	.2555	.2438	.2351	.2286	.2238
	$250	.6561	.5735	.4994	.4334	.3748	.3239	.2800	.2428	.2113	.1849	.1628	.1446	.1295	.1173
53	$120	.6537	.5706	.4984	.4371	.3863	.3451	.3124	.2868	.2671	.2522	.2410	.2328	.2267	.2224
	$250	.6539	.5700	.4946	.4274	.3681	.3168	.2728	.2356	.2044	.1783	.1567	.1389	.1245	.1128
54	$120	.6516	.5676	.4945	.4326	.3815	.3404	.3078	.2827	.2635	.2491	.2384	.2307	.2250	.2210
	$250	.6517	.5666	.4899	.4216	.3616	.3099	.2658	.2287	.1976	.1719	.1508	.1336	.1197	.1086
55	$120	.6497	.5647	.4907	.4282	.3769	.3357	.3034	.2787	.2600	.2461	.2360	.2287	.2235	.2198
	$250	.6497	.5633	.4853	.4159	.3553	.3032	.2590	.2219	.1911	.1658	.1452	.1285	.1152	.1047
56	$120	.6479	.5619	.4870	.4239	.3723	.3312	.2992	.2748	.2567	.2434	.2337	.2269	.2221	.2188
	$250	.6478	.5601	.4808	.4104	.3491	.2966	.2523	.2153	.1847	.1598	.1398	.1237	.1110	.1010
57	$120	.6463	.5592	.4835	.4198	.3679	.3268	.2951	.2712	.2535	.2408	.2316	.2253	.2208	.2178
	$250	.6461	.5570	.4765	.4051	.3432	.2903	.2457	.2088	.1786	.1541	.1346	.1191	.1070	.0976
58	$120	.6447	.5567	.4800	.4157	.3636	.3225	.2911	.2677	.2505	.2383	.2297	.2238	.2197	.2170
	$250	.6444	.5541	.4724	.4000	.3373	.2840	.2393	.2025	.1726	.1487	.1297	.1148	.1033	.0944
	$500	.6444	.5541	.4723	.3991	.3347	.2787	.2305	.1896	.1551	.1265	.1029	.0835	.0677	.0551
59	$120	.6433	.5543	.4767	.4118	.3593	.3184	.2873	.2643	.2477	.2360	.2279	.2224	.2187	.2162
	$250	.6428	.5513	.4684	.3951	.3316	.2778	.2331	.1964	.1669	.1434	.1250	.1107	.0998	.0915
	$500	.6428	.5513	.4681	.3938	.3283	.2716	.2230	.1820	.1477	.1194	.0963	.0775	.0623	.0503
60	$120	.6420	.5520	.4735	.4080	.3553	.3143	.2836	.2611	.2450	.2339	.2262	.2211	.2178	.2156
	$250	.6413	.5486	.4646	.3903	.3261	.2719	.2270	.1905	.1613	.1383	.1205	.1069	.0965	.0888
	$500	.6413	.5486	.4641	.3885	.3221	.2647	.2157	.1746	.1405	.1126	.0899	.0717	.0572	.0458
61	$120	.6407	.5498	.4704	.4043	.3513	.3104	.2800	.2580	.2425	.2319	.2247	.2200	.2170	.2150
	$250	.6399	.5461	.4609	.3856	.3207	.2660	.2210	.1847	.1559	.1335	.1163	.1032	.0935	.0863
	$500	.6400	.5461	.4603	.3834	.3160	.2579	.2086	.1674	.1335	.1060	.0839	.0663	.0524	.0416
62	$120	.6396	.5477	.4675	.4007	.3474	.3067	.2766	.2551	.2401	.2300	.2233	.2190	.2162	.2145
	$250	.6387	.5438	.4574	.3811	.3154	.2603	.2152	.1791	.1507	.1289	.1123	.0999	.0907	.0841
	$500	.6387	.5437	.4565	.3785	.3100	.2512	.2016	.1604	.1267	.0996	.0780	.0611	.0479	.0378
63	$120	.6385	.5457	.4646	.3972	.3437	.3030	.2733	.2523	.2379	.2283	.2221	.2181	.2156	.2141
	$250	.6376	.5416	.4541	.3767	.3102	.2547	.2096	.1737	.1457	.1244	.1085	.0967	.0881	.0820
	$500	.6376	.5414	.4530	.3737	.3042	.2447	.1947	.1535	.1201	.0934	.0725	.0562	.0437	.0342
64	$120	.6376	.5439	.4619	.3938	.3401	.2995	.2702	.2497	.2358	.2267	.2209	.2173	.2151	.2137
	$250	.6365	.5396	.4509	.3725	.3052	.2493	.2041	.1684	.1410	.1202	.1049	.0938	.0858	.0802
	$500	.6365	.5393	.4496	.3690	.2985	.2383	.1880	.1468	.1137	.0875	.0672	.0516	.0398	.0309
	$1,000	.6365	.5393	.4496	.3690	.2984	.2379	.1872	.1455	.1117	.0849	.0639	.0476	.0352	.0258
65	$120	.6367	.5421	.4592	.3905	.3365	.2961	.2671	.2472	.2339	.2253	.2199	.2166	.2146	.2134
	$250	.6356	.5377	.4479	.3684	.3004	.2440	.1988	.1634	.1364	.1163	.1016	.0911	.0837	.0785
	$500	.6356	.5373	.4463	.3645	.2930	.2321	.1814	.1403	.1075	.0818	.0621	.0472	.0361	.0280
	$1,000	.6356	.5373	.4463	.3645	.2928	.2315	.1804	.1387	.1052	.0789	.0585	.0429	.0312	.0225
66	$120	.6360	.5405	.4567	.3874	.3332	.2929	.2643	.2448	.2321	.2240	.2190	.2160	.2142	.2132
	$250	.6348	.5360	.4451	.3645	.2957	.2389	.1936	.1585	.1320	.1125	.0985	.0886	.0817	.0771
	$500	.6348	.5354	.4433	.3602	.2877	.2260	.1750	.1339	.1015	.0764	.0574	.0432	.0328	.0253
	$1,000	.6348	.5354	.4432	.3601	.2873	.2253	.1738	.1321	.0989	.0731	.0534	.0385	.0275	.0195
67	$120	.6353	.5390	.4543	.3844	.3299	.2897	.2616	.2426	.2304	.2228	.2181	.2154	.2138	.2129
	$250	.6341	.5344	.4424	.3608	.2912	.2340	.1886	.1538	.1278	.1090	.0956	.0863	.0800	.0758
	$500	.6340	.5338	.4404	.3561	.2825	.2201	.1688	.1278	.0957	.0712	.0529	.0394	.0297	.0228
	$1,000	.6340	.5338	.4403	.3559	.2820	.2192	.1674	.1256	.0928	.0676	.0485	.0344	.0241	.0167
68	$120	.6346	.5376	.4521	.3815	.3267	.2867	.2590	.2406	.2289	.2217	.2174	.2149	.2135	.2128
	$250	.6335	.5329	.4399	.3572	.2868	.2292	.1838	.1493	.1239	.1057	.0929	.0843	.0785	.0747
	$500	.6334	.5322	.4376	.3521	.2774	.2143	.1628	.1218	.0902	.0663	.0487	.0360	.0270	.0207
	$1,000	.6334	.5322	.4376	.3519	.2768	.2133	.1611	.1194	.0869	.0623	.0440	.0306	.0210	.0143

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

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 2
Effective November 19, 2010

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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**50%**
51	$120	.0000	.0003	.0018	.0050	.0103	.0272	.0532	.0895	.1365
	$250	.0000	.0003	.0018	.0050	.0103	.0274	.0532	.0874	.1294
52	$120	.0000	.0002	.0015	.0044	.0091	.0249	.0498	.0854	.1318
	$250	.0000	.0002	.0015	.0044	.0092	.0251	.0495	.0824	.1234
53	$120	.0000	.0002	.0013	.0038	.0081	.0227	.0466	.0814	.1271
	$250	.0000	.0002	.0013	.0038	.0082	.0229	.0460	.0776	.1174
54	$120	.0000	.0001	.0011	.0033	.0072	.0206	.0436	.0775	.1226
	$250	.0000	.0001	.0011	.0033	.0072	.0207	.0426	.0729	.1116
55	$120	.0000	.0001	.0009	.0028	.0063	.0187	.0407	.0737	.1182
	$250	.0000	.0001	.0009	.0028	.0063	.0187	.0393	.0683	.1059
56	$120	.0000	.0001	.0007	.0024	.0054	.0169	.0379	.0700	.1139
	$250	.0000	.0001	.0007	.0024	.0055	.0168	.0361	.0638	.1004
57	$120	.0000	.0001	.0006	.0020	.0047	.0153	.0352	.0665	.1098
	$250	.0000	.0001	.0006	.0020	.0047	.0151	.0330	.0595	.0951
58	$120	.0000	.0001	.0005	.0017	.0040	.0137	.0327	.0630	.1057
	$250	.0000	.0001	.0005	.0017	.0041	.0134	.0301	.0554	.0900
	$500	.0000	.0001	.0005	.0017	.0041	.0134	.0301	.0553	.0891
59	$120	.0000	.0000	.0004	.0014	.0034	.0123	.0303	.0597	.1018
	$250	.0000	.0000	.0004	.0014	.0034	.0118	.0273	.0514	.0851
	$500	.0000	.0000	.0004	.0014	.0035	.0118	.0273	.0511	.0838
60	$120	.0000	.0000	.0003	.0011	.0029	.0110	.0280	.0565	.0980
	$250	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0476	.0803
	$500	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0471	.0785
61	$120	.0000	.0000	.0002	.0009	.0024	.0097	.0258	.0534	.0943
	$250	.0000	.0000	.0002	.0009	.0024	.0089	.0221	.0439	.0756
	$500	.0000	.0000	.0002	.0009	.0024	.0090	.0221	.0433	.0734
62	$120	.0000	.0000	.0002	.0007	.0020	.0086	.0237	.0505	.0907
	$250	.0000	.0000	.0002	.0007	.0020	.0077	.0198	.0404	.0711
	$500	.0000	.0000	.0002	.0007	.0020	.0077	.0197	.0395	.0685
63	$120	.0000	.0000	.0001	.0006	.0016	.0075	.0217	.0476	.0872
	$250	.0000	.0000	.0001	.0006	.0016	.0066	.0176	.0371	.0667
	$500	.0000	.0000	.0001	.0006	.0016	.0066	.0174	.0360	.0637
64	$120	.0000	.0000	.0001	.0004	.0013	.0066	.0199	.0449	.0838
	$250	.0000	.0000	.0001	.0004	.0013	.0055	.0156	.0339	.0625
	$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

		Minimum Loss Ratio								
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	50%
	$500	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0263	.0502
	$1,000	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0262	.0501
67	$120	.0000	.0000	.0000	.0002	.0007	.0043	.0150	.0373	.0744
	$250	.0000	.0000	.0000	.0002	.0006	.0031	.0104	.0254	.0508
	$500	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0234	.0461
	$1,000	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0233	.0459
68	$120	.0000	.0000	.0000	.0001	.0005	.0036	.0136	.0351	.0715
	$250	.0000	.0000	.0000	.0001	.0004	.0025	.0089	.0229	.0472
	$500	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0421
	$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0419
69	$120	.0000	.0000	.0000	.0001	.0004	.0031	.0122	.0329	.0687
	$250	.0000	.0000	.0000	.0001	.0003	.0020	.0076	.0205	.0438
	$500	.0000	.0000	.0000	.0001	.0003	.0018	.0069	.0181	.0383
	$1,000	.0000	.0000	.0000	.0001	.0003	.0018	.0068	.0180	.0380
70	$120	.0000	.0000	.0000	.0001	.0003	.0026	.0110	.0308	.0660
	$250	.0000	.0000	.0000	.0000	.0002	.0015	.0064	.0183	.0405
	$500	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0157	.0347
	$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0156	.0343
71	$120	.0000	.0000	.0000	.0000	.0002	.0022	.0099	.0289	.0634
	$250	.0000	.0000	.0000	.0000	.0001	.0012	.0054	.0162	.0373
	$500	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0135	.0311
	$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0133	.0306
72	$120	.0000	.0000	.0000	.0000	.0002	.0018	.0089	.0271	.0610
	$250	.0000	.0000	.0000	.0000	.0001	.0009	.0044	.0143	.0344
	$500	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0279
	$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0113	.0273
73	$120	.0000	.0000	.0000	.0000	.0001	.0015	.0080	.0254	.0588
	$250	.0000	.0000	.0000	.0000	.0000	.0006	.0037	.0126	.0317
	$500	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0097	.0250
	$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0243
74	$120	.0000	.0000	.0000	.0000	.0001	.0013	.0075	.0244	.0574
	$250	.0000	.0000	.0000	.0000	.0000	.0005	.0032	.0116	.0301
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0232
	$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 2
Effective November 19, 2010

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.9062	.8868	.8696	.8541	.8398	.8265	.8140	.8022	.7910	.7803	.7701	.7603	.7509	.7418
2	.9005	.8799	.8617	.8452	.8301	.8159	.8027	.7902	.7783	.7670	.7562	.7458	.7358	.7261
3	.8949	.8732	.8539	.8365	.8204	.8055	.7915	.7783	.7657	.7538	.7424	.7314	.7208	.7106
4	.8893	.8664	.8461	.8277	.8108	.7950	.7803	.7663	.7531	.7405	.7285	.7169	.7058	.6951
5	.8839	.8598	.8384	.8190	.8012	.7847	.7691	.7545	.7406	.7273	.7146	.7025	.6908	.6796
6	.8785	.8532	.8308	.8104	.7917	.7743	.7580	.7426	.7281	.7142	.7009	.6882	.6759	.6642
7	.8732	.8467	.8232	.8019	.7823	.7641	.7470	.7309	.7156	.7011	.6872	.6739	.6612	.6489
8	.8680	.8403	.8157	.7934	.7729	.7539	.7360	.7192	.7033	.6881	.6736	.6598	.6465	.6337
9	.8628	.8339	.8083	.7850	.7636	.7438	.7251	.7076	.6910	.6752	.6601	.6457	.6319	.6186
10	.8577	.8276	.8009	.7766	.7544	.7337	.7143	.6960	.6787	.6623	.6467	.6317	.6174	.6036
11	.8526	.8213	.7935	.7683	.7452	.7236	.7035	.6845	.6666	.6495	.6333	.6178	.6029	.5887
12	.8477	.8151	.7863	.7601	.7360	.7136	.6927	.6730	.6544	.6368	.6200	.6040	.5886	.5740
13	.8427	.8090	.7790	.7518	.7268	.7037	.6820	.6616	.6423	.6241	.6067	.5902	.5744	.5593
14	.8378	.8029	.7718	.7436	.7177	.6937	.6713	.6502	.6303	.6114	.5936	.5765	.5603	.5448
15	.8330	.7968	.7646	.7355	.7087	.6838	.6606	.6388	.6183	.5989	.5805	.5629	.5463	.5303
16	.8282	.7908	.7575	.7273	.6996	.6739	.6500	.6275	.6064	.5864	.5674	.5495	.5323	.5160
17	.8235	.7848	.7504	.7192	.6906	.6641	.6394	.6162	.5945	.5739	.5545	.5361	.5186	.5019
18	.8188	.7788	.7433	.7111	.6816	.6543	.6288	.6050	.5826	.5616	.5416	.5228	.5048	.4878
19	.8141	.7729	.7363	.7031	.6726	.6445	.6183	.5938	.5709	.5492	.5288	.5096	.4913	.4739
20	.8095	.7670	.7292	.6950	.6637	.6347	.6078	.5827	.5591	.5370	.5162	.4964	.4778	.4601
21	.8049	.7612	.7222	.6870	.6547	.6249	.5973	.5715	.5474	.5248	.5035	.4834	.4644	.4464
22	.8003	.7553	.7152	.6790	.6458	.6152	.5869	.5605	.5358	.5127	.4909	.4705	.4511	.4329
23	.7958	.7495	.7083	.6710	.6369	.6055	.5765	.5494	.5242	.5006	.4785	.4576	.4380	.4194
24	.7913	.7437	.7013	.6630	.6280	.5958	.5661	.5384	.5127	.4886	.4660	.4448	.4249	.4061
25	.7869	.7380	.6944	.6550	.6191	.5862	.5557	.5275	.5012	.4766	.4537	.4322	.4119	.3929
26	.7825	.7322	.6875	.6471	.6103	.5765	.5454	.5165	.4897	.4647	.4414	.4196	.3991	.3798
27	.7781	.7265	.6806	.6392	.6015	.5669	.5351	.5056	.4783	.4529	.4292	.4071	.3863	.3668
28	.7738	.7208	.6737	.6313	.5926	.5573	.5248	.4948	.4670	.4411	.4171	.3946	.3736	.3539
29	.7695	.7152	.6669	.6234	.5838	.5477	.5145	.4840	.4557	.4294	.4050	.3823	.3610	.3411
30	.7652	.7096	.6601	.6155	.5751	.5382	.5043	.4732	.4444	.4178	.3930	.3700	.3485	.3284
31	.7610	.7040	.6533	.6077	.5663	.5287	.4942	.4624	.4332	.4062	.3811	.3578	.3361	.3159
32	.7569	.6985	.6465	.5999	.5576	.5191	.4840	.4517	.4220	.3946	.3692	.3457	.3238	.3033
33	.7528	.6930	.6398	.5921	.5489	.5097	.4739	.4411	.4109	.3831	.3574	.3336	.3115	.2909
34	.7487	.6875	.6331	.5843	.5402	.5002	.4637	.4304	.3998	.3716	.3456	.3216	.2993	.2786
35	.7447	.6821	.6264	.5766	.5316	.4908	.4537	.4198	.3887	.3602	.3339	.3096	.2871	.2663
36	.7407	.6767	.6198	.5688	.5229	.4813	.4435	.4091	.3776	.3487	.3221	.2976	.2750	.2541
37	.7367	.6713	.6132	.5611	.5142	.4719	.4335	.3985	.3666	.3373	.3104	.2857	.2630	.2421
38	.7329	.6660	.6066	.5534	.5056	.4625	.4234	.3879	.3555	.3259	.2988	.2739	.2511	.2302
39	.7291	.6608	.6001	.5458	.4971	.4531	.4134	.3773	.3445	.3146	.2872	.2622	.2394	.2185
40	.7254	.6557	.5937	.5383	.4886	.4439	.4035	.3669	.3336	.3034	.2758	.2508	.2279	.2071
41	.7218	.6506	.5873	.5308	.4802	.4347	.3936	.3565	.3228	.2923	.2646	.2395	.2167	.1960
42	.7183	.6457	.5811	.5235	.4719	.4256	.3838	.3462	.3121	.2814	.2536	.2284	.2057	.1852
43	.7149	.6409	.5750	.5163	.4637	.4166	.3742	.3360	.3016	.2707	.2428	.2176	.1950	.1747
44	.7116	.6362	.5690	.5091	.4556	.4076	.3646	.3260	.2913	.2601	.2322	.2071	.1846	.1645
45	.7084	.6316	.5631	.5021	.4476	.3988	.3552	.3161	.2811	.2498	.2218	.1968	.1745	.1546
46	.7054	.6271	.5574	.4952	.4397	.3901	.3458	.3063	.2710	.2396	.2117	.1868	.1647	.1451
47	.7024	.6227	.5517	.4883	.4318	.3815	.3366	.2966	.2612	.2296	.2017	.1770	.1552	.1359
48	.6996	.6185	.5461	.4816	.4241	.3729	.3275	.2871	.2514	.2199	.1920	.1675	.1459	.1270
49	.6968	.6143	.5406	.4749	.4164	.3645	.3184	.2777	.2418	.2103	.1825	.1582	.1369	.1184
50	.6942	.6103	.5353	.4683	.4088	.3561	.3095	.2685	.2324	.2008	.1732	.1492	.1282	.1101
51	.6916	.6064	.5300	.4619	.4014	.3479	.3007	.2594	.2232	.1916	.1642	.1404	.1198	.1021
52	.6892	.6026	.5248	.4555	.3940	.3397	.2920	.2503	.2140	.1825	.1553	.1319	.1117	.0944
53	.6869	.5988	.5197	.4492	.3867	.3316	.2834	.2415	.2051	.1737	.1467	.1236	.1038	.0871

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

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 2
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0338	.0708	.1111	.1538	.2434	.3364	.4316	.5285
2	.0000	.0320	.0679	.1074	.1494	.2376	.3295	.4237	.5196
3	.0000	.0302	.0651	.1039	.1452	.2321	.3227	.4159	.5109
4	.0000	.0286	.0625	.1005	.1410	.2265	.3160	.4081	.5021
5	.0000	.0270	.0599	.0971	.1368	.2211	.3094	.4004	.4934
6	.0000	.0255	.0575	.0938	.1328	.2157	.3028	.3927	.4848
7	.0000	.0241	.0551	.0907	.1289	.2104	.2963	.3852	.4763
8	.0000	.0227	.0529	.0876	.1250	.2052	.2898	.3777	.4678
9	.0000	.0214	.0507	.0846	.1212	.2000	.2835	.3702	.4594
10	.0000	.0202	.0486	.0816	.1175	.1949	.2772	.3628	.4510
11	.0000	.0191	.0465	.0787	.1139	.1898	.2709	.3555	.4427
12	.0000	.0180	.0445	.0759	.1103	.1848	.2647	.3482	.4344
13	.0000	.0169	.0426	.0731	.1067	.1799	.2586	.3410	.4262
14	.0000	.0159	.0407	.0704	.1032	.1750	.2525	.3338	.4180
15	.0000	.0150	.0389	.0677	.0998	.1702	.2464	.3266	.4098
16	.0000	.0141	.0371	.0651	.0964	.1654	.2404	.3195	.4017
17	.0000	.0132	.0354	.0626	.0930	.1607	.2344	.3124	.3936
18	.0000	.0124	.0337	.0600	.0897	.1559	.2284	.3053	.3855
19	.0000	.0116	.0320	.0576	.0865	.1513	.2225	.2982	.3774

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
20	.0000	.0108	.0304	.0551	.0833	.1467	.2166	.2912	.3694
21	.0000	.0101	.0289	.0528	.0801	.1421	.2107	.2842	.3613
22	.0000	.0094	.0274	.0504	.0770	.1375	.2049	.2772	.3533
23	.0000	.0087	.0259	.0482	.0740	.1330	.1991	.2702	.3453
24	.0000	.0081	.0245	.0459	.0709	.1285	.1933	.2633	.3374
25	.0000	.0075	.0231	.0437	.0680	.1241	.1875	.2564	.3294
26	.0000	.0069	.0217	.0416	.0650	.1197	.1818	.2495	.3215
27	.0000	.0064	.0204	.0395	.0621	.1153	.1761	.2426	.3135
28	.0000	.0059	.0191	.0374	.0593	.1110	.1704	.2357	.3056
29	.0000	.0054	.0179	.0354	.0565	.1067	.1648	.2289	.2977
30	.0000	.0049	.0167	.0334	.0537	.1024	.1592	.2220	.2899
31	.0000	.0045	.0156	.0315	.0510	.0982	.1536	.2153	.2821
32	.0000	.0041	.0145	.0296	.0484	.0941	.1481	.2085	.2742
33	.0000	.0037	.0135	.0278	.0458	.0899	.1426	.2018	.2664
34	.0000	.0033	.0124	.0261	.0432	.0859	.1371	.1951	.2587
35	.0000	.0030	.0115	.0243	.0407	.0818	.1317	.1884	.2509
36	.0000	.0027	.0105	.0227	.0383	.0779	.1263	.1818	.2432
37	.0000	.0024	.0096	.0211	.0359	.0739	.1209	.1751	.2355
38	.0000	.0021	.0088	.0195	.0336	.0701	.1156	.1686	.2278
39	.0000	.0019	.0080	.0180	.0313	.0663	.1104	.1621	.2202
40	.0000	.0017	.0073	.0166	.0292	.0626	.1052	.1557	.2127
41	.0000	.0014	.0066	.0152	.0271	.0590	.1002	.1493	.2052
42	.0000	.0013	.0059	.0139	.0251	.0555	.0953	.1431	.1979
43	.0000	.0011	.0053	.0127	.0232	.0521	.0905	.1370	.1906
44	.0000	.0009	.0047	.0116	.0213	.0488	.0858	.1310	.1835
45	.0000	.0008	.0042	.0105	.0196	.0456	.0812	.1251	.1765
46	.0000	.0007	.0037	.0095	.0179	.0426	.0767	.1193	.1695
47	.0000	.0006	.0033	.0085	.0164	.0396	.0723	.1137	.1627
48	.0000	.0005	.0029	.0076	.0149	.0367	.0681	.1081	.1559
49	.0000	.0004	.0025	.0068	.0135	.0340	.0639	.1026	.1493
50	.0000	.0003	.0022	.0060	.0121	.0314	.0599	.0972	.1427
51	.0000	.0003	.0019	.0053	.0109	.0288	.0560	.0920	.1362
52	.0000	.0002	.0016	.0046	.0097	.0264	.0521	.0868	.1298
53	.0000	.0002	.0013	.0040	.0086	.0241	.0484	.0817	.1235
54	.0000	.0002	.0011	.0035	.0076	.0219	.0448	.0768	.1174
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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
64	.0000	.0000	.0001	.0005	.0013	.0058	.0160	.0342	.0620
65	.0000	.0000	.0001	.0003	.0010	.0048	.0140	.0308	.0572
66	.0000	.0000	.0000	.0002	.0008	.0040	.0120	.0276	.0526
67	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
68	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0216	.0440
69	.0000	.0000	.0000	.0001	.0003	.0019	.0072	.0189	.0399
70	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0164	.0360
71	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0139	.0322
72	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0118	.0287
73	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0256
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0088	.0236

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 2
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7251	.6552	.5930	.5374	.4875	.4435	.4066	.3757	.3498	.3279	.3094	.2938	.2807	.2699
41	$120	.7215	.6501	.5866	.5299	.4792	.4357	.3992	.3687	.3431	.3215	.3034	.2882	.2757	.2655
42	$120	.7180	.6452	.5804	.5226	.4715	.4283	.3922	.3620	.3366	.3154	.2976	.2830	.2711	.2615
43	$120	.7146	.6404	.5743	.5154	.4643	.4214	.3855	.3555	.3304	.3094	.2922	.2782	.2669	.2577
44	$120	.7113	.6357	.5683	.5085	.4575	.4147	.3790	.3491	.3243	.3038	.2871	.2737	.2630	.2543
45	$120	.7081	.6311	.5624	.5021	.4511	.4083	.3726	.3429	.3184	.2985	.2824	.2696	.2593	.2511
46	$120	.7051	.6266	.5567	.4960	.4449	.4021	.3664	.3369	.3129	.2935	.2780	.2656	.2559	.2482
47	$120	.7021	.6223	.5513	.4903	.4389	.3960	.3604	.3312	.3076	.2888	.2738	.2619	.2527	.2455
48	$120	.6993	.6180	.5461	.4847	.4331	.3900	.3545	.3257	.3026	.2843	.2698	.2585	.2497	.2430
49	$120	.6965	.6139	.5413	.4793	.4274	.3842	.3489	.3204	.2978	.2800	.2660	.2553	.2470	.2408
50	$120	.6939	.6100	.5366	.4741	.4218	.3785	.3434	.3154	.2932	.2759	.2625	.2523	.2445	.2387
	$250	.6941	.6102	.5351	.4681	.4085	.3558	.3100	.2706	.2371	.2086	.1847	.1645	.1476	.1335
51	$120	.6914	.6063	.5321	.4690	.4163	.3730	.3382	.3105	.2888	.2720	.2592	.2495	.2422	.2368
	$250	.6916	.6063	.5298	.4616	.4010	.3479	.3019	.2627	.2294	.2013	.1777	.1580	.1417	.1282
52	$120	.6890	.6027	.5277	.4640	.4110	.3677	.3331	.3058	.2846	.2684	.2561	.2469	.2401	.2351
	$250	.6891	.6024	.5246	.4552	.3937	.3402	.2942	.2550	.2219	.1942	.1710	.1518	.1361	.1232
53	$120	.6867	.5994	.5235	.4592	.4058	.3625	.3281	.3013	.2806	.2649	.2532	.2445	.2382	.2336
	$250	.6868	.5987	.5196	.4489	.3867	.3327	.2866	.2475	.2147	.1873	.1646	.1460	.1308	.1185
54	$120	.6845	.5962	.5194	.4544	.4008	.3575	.3234	.2969	.2768	.2616	.2504	.2423	.2364	.2322
	$250	.6846	.5952	.5146	.4428	.3798	.3255	.2792	.2402	.2076	.1806	.1584	.1404	.1258	.1141
55	$120	.6825	.5931	.5155	.4498	.3959	.3526	.3187	.2927	.2731	.2585	.2479	.2402	.2348	.2309
	$250	.6825	.5917	.5098	.4369	.3732	.3185	.2720	.2331	.2007	.1741	.1525	.1350	.1210	.1099
56	$120	.6806	.5902	.5116	.4453	.3911	.3479	.3143	.2887	.2696	.2556	.2455	.2383	.2333	.2298
	$250	.6805	.5883	.5051	.4311	.3667	.3116	.2650	.2261	.1940	.1679	.1468	.1299	.1166	.1061
57	$120	.6789	.5874	.5079	.4409	.3864	.3433	.3100	.2849	.2663	.2529	.2433	.2366	.2320	.2288
	$250	.6786	.5851	.5005	.4256	.3605	.3049	.2581	.2193	.1876	.1619	.1414	.1251	.1124	.1025
58	$120	.6772	.5848	.5043	.4367	.3819	.3388	.3058	.2812	.2632	.2503	.2413	.2350	.2308	.2279
	$250	.6769	.5820	.4962	.4202	.3543	.2983	.2514	.2127	.1813	.1562	.1362	.1206	.1085	.0992
	$500	.6769	.5821	.4961	.4192	.3516	.2927	.2421	.1991	.1630	.1329	.1080	.0877	.0712	.0578

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
59	$120	.6757	.5822	.5008	.4326	.3775	.3344	.3017	.2776	.2602	.2479	.2394	.2336	.2297	.2271
	$250	.6752	.5791	.4920	.4150	.3484	.2919	.2448	.2063	.1753	.1506	.1313	.1163	.1048	.0961
	$500	.6752	.5791	.4917	.4136	.3449	.2853	.2343	.1912	.1552	.1255	.1011	.0814	.0655	.0528
60	$120	.6743	.5798	.4974	.4285	.3732	.3302	.2979	.2742	.2574	.2457	.2377	.2323	.2287	.2265
	$250	.6736	.5763	.4880	.4099	.3425	.2856	.2384	.2001	.1694	.1453	.1266	.1122	.1014	.0932
	$500	.6737	.5763	.4875	.4081	.3383	.2780	.2266	.1834	.1476	.1183	.0945	.0753	.0601	.0481
61	$120	.6730	.5775	.4942	.4246	.3690	.3261	.2941	.2710	.2547	.2436	.2361	.2311	.2279	.2259
	$250	.6722	.5737	.4842	.4050	.3368	.2794	.2321	.1940	.1638	.1402	.1221	.1084	.0982	.0907
	$500	.6722	.5736	.4835	.4028	.3319	.2709	.2191	.1759	.1403	.1113	.0881	.0696	.0551	.0437
62	$120	.6718	.5753	.4910	.4209	.3649	.3221	.2905	.2679	.2522	.2416	.2346	.2300	.2272	.2253
	$250	.6709	.5712	.4805	.4003	.3313	.2734	.2261	.1881	.1583	.1354	.1179	.1049	.0953	.0883
	$500	.6709	.5711	.4796	.3976	.3257	.2639	.2117	.1685	.1331	.1046	.0820	.0642	.0503	.0397
63	$120	.6707	.5732	.4880	.4172	.3610	.3183	.2871	.2650	.2499	.2398	.2333	.2291	.2265	.2249
	$250	.6697	.5689	.4770	.3957	.3259	.2676	.2201	.1824	.1531	.1307	.1139	.1016	.0926	.0862
	$500	.6697	.5687	.4758	.3925	.3195	.2570	.2045	.1612	.1261	.0981	.0761	.0590	.0459	.0359
64	$120	.6697	.5713	.4852	.4137	.3572	.3146	.2838	.2623	.2477	.2382	.2321	.2283	.2259	.2245
	$250	.6686	.5668	.4737	.3913	.3206	.2619	.2144	.1769	.1481	.1263	.1102	.0985	.0901	.0842
	$500	.6686	.5664	.4722	.3876	.3136	.2503	.1975	.1542	.1194	.0919	.0706	.0542	.0418	.0325
	$1,000	.6686	.5665	.4722	.3876	.3134	.2499	.1966	.1528	.1174	.0892	.0671	.0500	.0370	.0271
65	$120	.6688	.5695	.4824	.4102	.3535	.3110	.2806	.2596	.2457	.2367	.2310	.2275	.2254	.2242
	$250	.6677	.5648	.4705	.3870	.3155	.2564	.2088	.1716	.1433	.1221	.1067	.0957	.0879	.0825
	$500	.6676	.5644	.4688	.3829	.3078	.2438	.1906	.1473	.1129	.0859	.0653	.0496	.0379	.0294
	$1,000	.6676	.5644	.4688	.3829	.3075	.2432	.1895	.1457	.1105	.0829	.0614	.0451	.0328	.0236
66	$120	.6680	.5678	.4798	.4069	.3500	.3076	.2776	.2572	.2438	.2353	.2300	.2268	.2250	.2239
	$250	.6668	.5630	.4675	.3829	.3106	.2510	.2034	.1665	.1387	.1182	.1035	.0931	.0859	.0810
	$500	.6668	.5624	.4656	.3784	.3022	.2374	.1839	.1407	.1066	.0802	.0603	.0454	.0344	.0265
	$1,000	.6668	.5624	.4656	.3783	.3018	.2367	.1826	.1387	.1039	.0768	.0560	.0405	.0289	.0204
67	$120	.6673	.5662	.4773	.4038	.3465	.3043	.2747	.2549	.2420	.2340	.2291	.2263	.2246	.2237
	$250	.6661	.5613	.4647	.3790	.3058	.2458	.1981	.1615	.1343	.1145	.1004	.0907	.0840	.0796
	$500	.6660	.5607	.4626	.3740	.2967	.2312	.1773	.1342	.1005	.0748	.0556	.0414	.0312	.0240
	$1,000	.6660	.5607	.4625	.3738	.2962	.2303	.1758	.1319	.0975	.0710	.0510	.0361	.0253	.0176
68	$120	.6666	.5647	.4749	.4007	.3432	.3012	.2720	.2527	.2404	.2328	.2284	.2258	.2243	.2235
	$250	.6655	.5598	.4621	.3752	.3012	.2407	.1931	.1568	.1301	.1110	.0976	.0885	.0824	.0784
	$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

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
73	$120	.6644	.5588	.4647	.3874	.3288	.2876	.2606	.2439	.2341	.2286	.2256	.2241	.2233	.2229
	$250	.6635	.5543	.4513	.3590	.2808	.2181	.1707	.1364	.1127	.0969	.0868	.0806	.0768	.0745
	$500	.6633	.5533	.4482	.3519	.2677	.1977	.1422	.1001	.0695	.0481	.0335	.0240	.0178	.0140
	$1,000	.6633	.5532	.4480	.3512	.2663	.1954	.1390	.0959	.0644	.0422	.0270	.0169	.0104	.0063
74	$120	.6642	.5583	.4637	.3860	.3272	.2862	.2595	.2431	.2335	.2282	.2254	.2240	.2232	.2229
	$250	.6634	.5538	.4502	.3573	.2785	.2157	.1682	.1342	.1109	.0956	.0858	.0799	.0763	.0742
	$500	.6632	.5528	.4471	.3500	.2651	.1946	.1389	.0971	.0669	.0459	.0318	.0227	.0169	.0134
	$1,000	.6632	.5528	.4468	.3492	.2636	.1922	.1356	.0927	.0616	.0398	.0252	.0156	.0095	.0057

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 2
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0016	.0072	.0165	.0290	.0623	.1047	.1549	.2117
41	$120	.0000	.0014	.0065	.0151	.0269	.0587	.0997	.1486	.2043
42	$120	.0000	.0012	.0058	.0138	.0249	.0552	.0948	.1424	.1969
43	$120	.0000	.0011	.0052	.0126	.0230	.0518	.0900	.1363	.1897
44	$120	.0000	.0009	.0047	.0115	.0212	.0485	.0853	.1303	.1829
45	$120	.0000	.0008	.0042	.0104	.0194	.0453	.0807	.1244	.1765
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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
58	$120	.0000	.0001	.0005	.0018	.0042	.0144	.0343	.0662	.1111
	$250	.0000	.0001	.0005	.0018	.0043	.0140	.0316	.0581	.0946
	$500	.0000	.0001	.0005	.0018	.0043	.0141	.0317	.0581	.0936
59	$120	.0000	.0000	.0004	.0015	.0036	.0129	.0318	.0627	.1069
	$250	.0000	.0000	.0004	.0015	.0036	.0124	.0287	.0540	.0893
	$500	.0000	.0000	.0004	.0015	.0036	.0124	.0287	.0537	.0880
60	$120	.0000	.0000	.0003	.0012	.0030	.0115	.0294	.0594	.1029
	$250	.0000	.0000	.0003	.0012	.0030	.0108	.0259	.0500	.0843
	$500	.0000	.0000	.0003	.0012	.0030	.0109	.0259	.0495	.0825
61	$120	.0000	.0000	.0002	.0010	.0025	.0102	.0271	.0561	.0990
	$250	.0000	.0000	.0002	.0010	.0025	.0094	.0233	.0461	.0794
	$500	.0000	.0000	.0002	.0010	.0025	.0094	.0232	.0454	.0771
62	$120	.0000	.0000	.0002	.0008	.0021	.0090	.0249	.0530	.0952
	$250	.0000	.0000	.0002	.0008	.0021	.0081	.0208	.0425	.0747
	$500	.0000	.0000	.0002	.0008	.0021	.0081	.0207	.0415	.0719
63	$120	.0000	.0000	.0001	.0006	.0017	.0079	.0228	.0500	.0916
	$250	.0000	.0000	.0001	.0006	.0017	.0069	.0185	.0390	.0701
	$500	.0000	.0000	.0001	.0006	.0017	.0069	.0183	.0378	.0669
64	$120	.0000	.0000	.0001	.0005	.0014	.0069	.0209	.0471	.0880
	$250	.0000	.0000	.0001	.0004	.0013	.0058	.0164	.0357	.0656
	$500	.0000	.0000	.0001	.0004	.0013	.0058	.0160	.0342	.0620
	$1,000	.0000	.0000	.0001	.0005	.0013	.0058	.0160	.0342	.0620
65	$120	.0000	.0000	.0001	.0003	.0011	.0060	.0190	.0444	.0846
	$250	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0325	.0614
	$500	.0000	.0000	.0001	.0003	.0010	.0048	.0139	.0308	.0573
	$1,000	.0000	.0000	.0001	.0003	.0010	.0048	.0139	.0308	.0572
66	$120	.0000	.0000	.0000	.0003	.0009	.0052	.0173	.0417	.0813
	$250	.0000	.0000	.0000	.0002	.0008	.0040	.0126	.0295	.0573
	$500	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0276	.0527
	$1,000	.0000	.0000	.0000	.0002	.0008	.0040	.0120	.0276	.0526
67	$120	.0000	.0000	.0000	.0002	.0007	.0045	.0157	.0392	.0781
	$250	.0000	.0000	.0000	.0002	.0006	.0033	.0109	.0267	.0533
	$500	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0484
	$1,000	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
68	$120	.0000	.0000	.0000	.0001	.0005	.0038	.0143	.0368	.0751
	$250	.0000	.0000	.0000	.0001	.0004	.0026	.0094	.0240	.0496
	$500	.0000	.0000	.0000	.0001	.0004	.0025	.0087	.0217	.0442
	$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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
70	$120	.0000	.0000	.0000	.0001	.0003	.0027	.0116	.0324	.0693
	$250	.0000	.0000	.0000	.0000	.0002	.0016	.0068	.0192	.0425
	$500	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0165	.0364
	$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0164	.0360
71	$120	.0000	.0000	.0000	.0000	.0002	.0023	.0104	.0303	.0666
	$250	.0000	.0000	.0000	.0000	.0001	.0012	.0056	.0170	.0392
	$500	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0141	.0327
	$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0139	.0322
72	$120	.0000	.0000	.0000	.0000	.0002	.0019	.0093	.0284	.0641
	$250	.0000	.0000	.0000	.0000	.0001	.0009	.0047	.0150	.0361
	$500	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0121	.0293
	$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0118	.0287
73	$120	.0000	.0000	.0000	.0000	.0001	.0016	.0084	.0267	.0618
	$250	.0000	.0000	.0000	.0000	.0000	.0007	.0038	.0133	.0333
	$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0102	.0263
	$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0256
74	$120	.0000	.0000	.0000	.0000	.0001	.0014	.0078	.0257	.0603
	$250	.0000	.0000	.0000	.0000	.0000	.0005	.0034	.0122	.0316
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0091	.0244
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0088	.0236

*Single Loss Limit values are expressed in thousands of dollars.

NEW SECTION

WAC 296-17B-930 Hazard Group 3 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 3
Effective November 19, 2010

	Maximum Loss Ratio													
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.8658	.8480	.8322	.8180	.8049	.7926	.7811	.7703	.7599	.7501	.7406	.7316	.7228	.7144
2	.8604	.8416	.8249	.8098	.7958	.7828	.7706	.7591	.7481	.7376	.7276	.7180	.7088	.6998
3	.8552	.8353	.8177	.8016	.7869	.7731	.7602	.7480	.7364	.7253	.7147	.7046	.6948	.6854
4	.8501	.8290	.8104	.7935	.7779	.7633	.7497	.7368	.7246	.7129	.7018	.6911	.6808	.6709
5	.8450	.8228	.8032	.7854	.7689	.7536	.7393	.7257	.7129	.7006	.6889	.6777	.6669	.6566
6	.8399	.8167	.7961	.7773	.7600	.7440	.7289	.7147	.7012	.6884	.6761	.6644	.6531	.6423
7	.8350	.8106	.7890	.7693	.7512	.7344	.7186	.7037	.6896	.6762	.6634	.6511	.6394	.6281
8	.8301	.8046	.7819	.7614	.7424	.7248	.7083	.6928	.6781	.6641	.6507	.6380	.6257	.6140
9	.8252	.7986	.7749	.7535	.7337	.7153	.6981	.6819	.6666	.6521	.6382	.6249	.6122	.6000
10	.8204	.7927	.7680	.7456	.7250	.7059	.6880	.6711	.6552	.6401	.6257	.6119	.5988	.5861
11	.8157	.7868	.7611	.7378	.7164	.6965	.6779	.6604	.6439	.6282	.6133	.5990	.5854	.5724
12	.8110	.7809	.7542	.7300	.7078	.6871	.6678	.6497	.6326	.6164	.6009	.5862	.5722	.5588
13	.8063	.7751	.7474	.7223	.6992	.6778	.6578	.6391	.6214	.6046	.5887	.5735	.5590	.5452
14	.8017	.7694	.7406	.7146	.6907	.6685	.6478	.6284	.6102	.5929	.5765	.5609	.5460	.5318
15	.7971	.7636	.7339	.7069	.6822	.6593	.6379	.6179	.5990	.5812	.5643	.5483	.5330	.5184
16	.7926	.7579	.7271	.6993	.6737	.6500	.6280	.6073	.5879	.5696	.5523	.5358	.5201	.5052
17	.7881	.7523	.7205	.6916	.6652	.6408	.6181	.5969	.5769	.5581	.5403	.5234	.5074	.4921
18	.7836	.7466	.7138	.6840	.6568	.6317	.6083	.5864	.5659	.5466	.5284	.5111	.4947	.4791
19	.7791	.7410	.7071	.6765	.6484	.6225	.5985	.5760	.5550	.5352	.5165	.4988	.4821	.4662
20	.7748	.7354	.7005	.6689	.6400	.6134	.5887	.5657	.5441	.5238	.5047	.4867	.4696	.4534
21	.7704	.7299	.6939	.6614	.6317	.6043	.5789	.5553	.5332	.5125	.4930	.4746	.4572	.4406
22	.7660	.7243	.6873	.6538	.6233	.5952	.5692	.5450	.5224	.5012	.4813	.4625	.4448	.4280
23	.7617	.7188	.6807	.6463	.6150	.5862	.5595	.5347	.5116	.4900	.4697	.4506	.4325	.4155
24	.7575	.7134	.6742	.6389	.6067	.5771	.5498	.5245	.5009	.4788	.4581	.4386	.4203	.4030
25	.7532	.7079	.6676	.6314	.5984	.5681	.5401	.5143	.4902	.4677	.4466	.4268	.4081	.3905
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

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
39	.6976	.6343	.5782	.5281	.4831	.4425	.4056	.3720	.3413	.3131	.2872	.2635	.2417	.2216
40	.6941	.6294	.5720	.5209	.4750	.4336	.3960	.3619	.3307	.3021	.2760	.2521	.2303	.2103
41	.6905	.6245	.5659	.5137	.4669	.4247	.3865	.3517	.3201	.2912	.2650	.2410	.2191	.1992
42	.6871	.6197	.5599	.5066	.4589	.4159	.3770	.3417	.3096	.2805	.2541	.2301	.2082	.1884
43	.6838	.6151	.5540	.4997	.4509	.4071	.3675	.3317	.2993	.2699	.2434	.2193	.1976	.1779
44	.6806	.6105	.5482	.4927	.4431	.3984	.3582	.3219	.2891	.2595	.2329	.2089	.1872	.1677
45	.6775	.6060	.5425	.4859	.4353	.3898	.3489	.3121	.2790	.2493	.2226	.1986	.1771	.1578
46	.6745	.6016	.5369	.4792	.4275	.3812	.3397	.3025	.2691	.2392	.2125	.1886	.1673	.1482
47	.6715	.5973	.5313	.4725	.4198	.3727	.3306	.2930	.2593	.2293	.2026	.1788	.1577	.1390
48	.6687	.5932	.5259	.4658	.4122	.3643	.3216	.2836	.2497	.2196	.1929	.1693	.1484	.1300
49	.6660	.5891	.5205	.4593	.4047	.3560	.3127	.2743	.2402	.2101	.1835	.1600	.1394	.1213
50	.6633	.5851	.5152	.4528	.3972	.3477	.3039	.2651	.2308	.2007	.1742	.1510	.1306	.1129
51	.6608	.5812	.5099	.4463	.3898	.3396	.2952	.2560	.2216	.1915	.1651	.1421	.1222	.1048
52	.6584	.5774	.5048	.4400	.3824	.3315	.2865	.2471	.2125	.1824	.1562	.1336	.1139	.0970
53	.6560	.5736	.4997	.4337	.3752	.3234	.2780	.2382	.2036	.1736	.1476	.1252	.1060	.0896
54	.6538	.5700	.4947	.4276	.3680	.3155	.2696	.2295	.1948	.1649	.1392	.1171	.0983	.0824
55	.6516	.5665	.4899	.4215	.3609	.3077	.2612	.2209	.1862	.1564	.1309	.1093	.0910	.0755
56	.6496	.5631	.4851	.4155	.3539	.2999	.2530	.2125	.1777	.1480	.1229	.1017	.0838	.0689
57	.6476	.5598	.4805	.4096	.3470	.2923	.2449	.2041	.1694	.1399	.1151	.0943	.0770	.0627
58	.6458	.5567	.4759	.4038	.3402	.2847	.2369	.1959	.1612	.1319	.1075	.0872	.0705	.0567
59	.6441	.5536	.4715	.3981	.3335	.2773	.2289	.1878	.1532	.1242	.1002	.0804	.0642	.0511
60	.6425	.5507	.4672	.3926	.3269	.2699	.2212	.1799	.1453	.1166	.0930	.0738	.0583	.0458
61	.6410	.5480	.4631	.3872	.3204	.2627	.2135	.1721	.1376	.1093	.0862	.0675	.0526	.0408
62	.6396	.5453	.4591	.3819	.3141	.2556	.2059	.1644	.1301	.1021	.0796	.0615	.0473	.0361
63	.6383	.5429	.4553	.3768	.3079	.2486	.1985	.1569	.1228	.0952	.0732	.0558	.0423	.0318
64	.6372	.5405	.4516	.3718	.3018	.2417	.1912	.1495	.1156	.0885	.0671	.0504	.0376	.0278
65	.6361	.5384	.4481	.3669	.2958	.2350	.1840	.1423	.1087	.0821	.0613	.0453	.0332	.0241
66	.6352	.5364	.4448	.3623	.2900	.2284	.1770	.1353	.1019	.0759	.0558	.0406	.0292	.0208
67	.6344	.5345	.4416	.3578	.2843	.2219	.1702	.1284	.0954	.0699	.0506	.0361	.0255	.0178
68	.6336	.5328	.4386	.3534	.2788	.2156	.1635	.1217	.0891	.0643	.0456	.0320	.0221	.0151
69	.6330	.5313	.4358	.3493	.2735	.2094	.1569	.1152	.0831	.0588	.0410	.0282	.0191	.0127
70	.6325	.5299	.4332	.3453	.2683	.2033	.1505	.1090	.0773	.0537	.0367	.0247	.0163	.0106
71	.6321	.5287	.4307	.3414	.2631	.1973	.1441	.1027	.0716	.0488	.0326	.0214	.0138	.0088
72	.6317	.5276	.4285	.3378	.2583	.1917	.1382	.0970	.0664	.0444	.0290	.0186	.0117	.0073
73	.6315	.5267	.4266	.3346	.2538	.1864	.1326	.0916	.0616	.0404	.0258	.0162	.0099	.0060
74	.6313	.5262	.4254	.3325	.2510	.1830	.1291	.0883	.0586	.0379	.0239	.0148	.0089	.0053

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 3
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0328	.0687	.1076	.1487	.2348	.3240	.4152	.5080
2	.0000	.0311	.0660	.1042	.1446	.2294	.3176	.4079	.4998
3	.0000	.0295	.0634	.1009	.1406	.2242	.3113	.4007	.4916
4	.0000	.0279	.0609	.0976	.1367	.2191	.3050	.3934	.4835
5	.0000	.0264	.0585	.0945	.1329	.2140	.2988	.3862	.4754
6	.0000	.0250	.0562	.0914	.1291	.2089	.2927	.3791	.4673

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
7	.0000	.0236	.0540	.0884	.1254	.2040	.2866	.3720	.4593
8	.0000	.0224	.0518	.0855	.1217	.1991	.2806	.3649	.4514
9	.0000	.0211	.0498	.0827	.1182	.1942	.2746	.3579	.4435
10	.0000	.0200	.0477	.0799	.1147	.1894	.2687	.3510	.4356
11	.0000	.0189	.0458	.0771	.1112	.1847	.2628	.3441	.4278
12	.0000	.0178	.0439	.0744	.1078	.1800	.2569	.3372	.4200
13	.0000	.0168	.0420	.0718	.1045	.1753	.2511	.3304	.4123
14	.0000	.0159	.0402	.0692	.1011	.1707	.2454	.3236	.4046
15	.0000	.0149	.0385	.0667	.0979	.1661	.2396	.3169	.3969
16	.0000	.0141	.0368	.0642	.0947	.1616	.2339	.3101	.3893
17	.0000	.0132	.0351	.0618	.0915	.1571	.2283	.3035	.3816
18	.0000	.0124	.0335	.0593	.0883	.1526	.2226	.2968	.3740
19	.0000	.0116	.0319	.0570	.0852	.1481	.2170	.2901	.3665
20	.0000	.0109	.0304	.0547	.0822	.1438	.2114	.2835	.3589
21	.0000	.0102	.0289	.0524	.0791	.1394	.2059	.2769	.3514
22	.0000	.0095	.0274	.0501	.0762	.1350	.2003	.2703	.3438
23	.0000	.0089	.0260	.0479	.0732	.1307	.1948	.2637	.3363
24	.0000	.0082	.0246	.0458	.0703	.1265	.1894	.2572	.3289
25	.0000	.0077	.0232	.0436	.0674	.1222	.1839	.2506	.3214
26	.0000	.0071	.0219	.0415	.0646	.1180	.1784	.2441	.3139
27	.0000	.0065	.0206	.0395	.0618	.1138	.1730	.2376	.3065
28	.0000	.0060	.0194	.0375	.0591	.1097	.1676	.2311	.2990
29	.0000	.0055	.0182	.0355	.0563	.1056	.1623	.2247	.2916
30	.0000	.0051	.0170	.0336	.0537	.1015	.1569	.2182	.2842
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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
51	.0000	.0003	.0020	.0056	.0114	.0298	.0572	.0929	.1363
52	.0000	.0003	.0017	.0049	.0102	.0274	.0534	.0878	.1300
53	.0000	.0002	.0015	.0043	.0091	.0250	.0496	.0827	.1237
54	.0000	.0002	.0012	.0037	.0081	.0228	.0460	.0777	.1176
55	.0000	.0001	.0010	.0032	.0071	.0206	.0425	.0729	.1115
56	.0000	.0001	.0009	.0028	.0062	.0186	.0391	.0681	.1055
57	.0000	.0001	.0007	.0023	.0054	.0166	.0358	.0635	.0996
58	.0000	.0001	.0006	.0020	.0046	.0148	.0327	.0589	.0938
59	.0000	.0000	.0004	.0016	.0039	.0131	.0296	.0545	.0881
60	.0000	.0000	.0004	.0013	.0033	.0115	.0267	.0502	.0826
61	.0000	.0000	.0003	.0011	.0027	.0100	.0240	.0461	.0772
62	.0000	.0000	.0002	.0008	.0023	.0086	.0213	.0421	.0719
63	.0000	.0000	.0002	.0007	.0018	.0073	.0189	.0383	.0668
64	.0000	.0000	.0001	.0005	.0014	.0062	.0165	.0346	.0618
65	.0000	.0000	.0001	.0004	.0011	.0051	.0144	.0311	.0569
66	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0523
67	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0246	.0478
68	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0216	.0434
69	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0188	.0393
70	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0162	.0353
71	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0137	.0314
72	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0278
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0096	.0246
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 3
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.6937	.6288	.5713	.5199	.4738	.4333	.3995	.3714	.3479	.3281	.3115	.2975	.2857	.2761
41	$120	.6902	.6240	.5652	.5128	.4659	.4259	.3926	.3649	.3417	.3223	.3060	.2923	.2812	.2721
42	$120	.6868	.6192	.5592	.5057	.4585	.4190	.3860	.3586	.3358	.3166	.3007	.2876	.2770	.2685
43	$120	.6835	.6145	.5533	.4988	.4517	.4124	.3798	.3526	.3300	.3111	.2957	.2832	.2732	.2651
44	$120	.6803	.6100	.5475	.4922	.4452	.4062	.3737	.3467	.3243	.3059	.2911	.2792	.2696	.2620
45	$120	.6772	.6055	.5418	.4860	.4391	.4001	.3678	.3409	.3189	.3010	.2868	.2754	.2663	.2592
46	$120	.6742	.6011	.5362	.4802	.4333	.3943	.3620	.3354	.3138	.2965	.2827	.2718	.2633	.2566
47	$120	.6712	.5968	.5310	.4747	.4276	.3886	.3563	.3300	.3089	.2922	.2789	.2685	.2604	.2542
48	$120	.6684	.5927	.5260	.4693	.4221	.3829	.3508	.3249	.3043	.2881	.2753	.2654	.2578	.2520
49	$120	.6657	.5886	.5212	.4642	.4167	.3774	.3455	.3201	.2999	.2842	.2719	.2625	.2554	.2500
50	$120	.6631	.5847	.5167	.4592	.4114	.3721	.3405	.3154	.2957	.2804	.2687	.2599	.2532	.2482
	$250	.6633	.5849	.5150	.4525	.3968	.3474	.3045	.2677	.2363	.2098	.1874	.1685	.1527	.1395
51	$120	.6605	.5811	.5123	.4543	.4062	.3669	.3356	.3109	.2917	.2770	.2658	.2574	.2511	.2465

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
	$250	.6607	.5810	.5097	.4461	.3894	.3396	.2967	.2600	.2290	.2028	.1807	.1623	.1470	.1343
52	$120	.6581	.5776	.5081	.4495	.4011	.3620	.3309	.3066	.2879	.2737	.2630	.2551	.2493	.2451
	$250	.6583	.5772	.5046	.4397	.3822	.3321	.2891	.2526	.2218	.1959	.1743	.1563	.1416	.1295
53	$120	.6558	.5743	.5040	.4448	.3962	.3571	.3263	.3024	.2842	.2705	.2604	.2530	.2476	.2437
	$250	.6559	.5735	.4995	.4335	.3752	.3248	.2818	.2454	.2148	.1892	.1680	.1507	.1365	.1250
54	$120	.6536	.5711	.5000	.4403	.3914	.3524	.3219	.2984	.2807	.2676	.2580	.2510	.2460	.2425
	$250	.6537	.5699	.4946	.4274	.3685	.3178	.2747	.2383	.2080	.1828	.1621	.1453	.1317	.1207
55	$120	.6516	.5681	.4961	.4358	.3868	.3478	.3176	.2946	.2774	.2648	.2557	.2492	.2446	.2415
	$250	.6516	.5664	.4897	.4215	.3620	.3110	.2677	.2314	.2013	.1766	.1564	.1402	.1271	.1168
56	$120	.6497	.5652	.4924	.4315	.3822	.3434	.3135	.2909	.2743	.2623	.2536	.2476	.2434	.2405
	$250	.6495	.5630	.4850	.4158	.3556	.3043	.2609	.2247	.1949	.1706	.1510	.1353	.1229	.1131
57	$120	.6479	.5624	.4887	.4273	.3778	.3390	.3095	.2874	.2713	.2598	.2517	.2461	.2423	.2397
	$250	.6476	.5597	.4804	.4103	.3495	.2977	.2542	.2181	.1886	.1648	.1458	.1307	.1188	.1096
58	$120	.6462	.5597	.4852	.4232	.3735	.3348	.3056	.2841	.2685	.2576	.2499	.2447	.2412	.2389
	$250	.6458	.5566	.4760	.4049	.3435	.2913	.2477	.2117	.1826	.1593	.1408	.1263	.1151	.1065
	$500	.6458	.5567	.4759	.4037	.3401	.2846	.2368	.1960	.1616	.1329	.1090	.0894	.0734	.0604
59	$120	.6447	.5572	.4817	.4192	.3693	.3308	.3019	.2809	.2659	.2554	.2483	.2435	.2403	.2383
	$250	.6440	.5536	.4718	.3998	.3376	.2850	.2413	.2055	.1768	.1539	.1360	.1222	.1116	.1035
	$500	.6441	.5536	.4715	.3981	.3334	.2772	.2290	.1881	.1539	.1255	.1021	.0831	.0677	.0553
60	$120	.6432	.5548	.4784	.4153	.3652	.3268	.2983	.2778	.2634	.2535	.2468	.2424	.2395	.2377
	$250	.6424	.5507	.4678	.3948	.3318	.2788	.2350	.1995	.1711	.1488	.1316	.1183	.1083	.1008
	$500	.6425	.5507	.4672	.3925	.3268	.2699	.2214	.1804	.1464	.1183	.0955	.0770	.0623	.0506
61	$120	.6419	.5524	.4752	.4115	.3613	.3230	.2949	.2749	.2610	.2516	.2454	.2414	.2388	.2372
	$250	.6409	.5480	.4640	.3899	.3262	.2728	.2290	.1936	.1657	.1440	.1273	.1147	.1053	.0983
	$500	.6410	.5479	.4631	.3871	.3204	.2628	.2139	.1729	.1390	.1114	.0891	.0713	.0572	.0461
62	$120	.6407	.5502	.4721	.4079	.3574	.3193	.2916	.2721	.2588	.2500	.2442	.2405	.2382	.2368
	$250	.6396	.5455	.4603	.3852	.3208	.2670	.2231	.1880	.1605	.1393	.1233	.1113	.1025	.0961
	$500	.6396	.5453	.4591	.3819	.3141	.2558	.2065	.1655	.1319	.1047	.0830	.0658	.0524	.0420
63	$120	.6395	.5481	.4691	.4043	.3537	.3158	.2885	.2695	.2568	.2484	.2431	.2397	.2377	.2365
	$250	.6383	.5432	.4567	.3806	.3154	.2613	.2173	.1824	.1554	.1349	.1195	.1082	.1000	.0941
	$500	.6383	.5428	.4552	.3767	.3080	.2490	.1994	.1583	.1250	.0982	.0771	.0606	.0479	.0382
64	$120	.6385	.5462	.4663	.4009	.3500	.3123	.2855	.2671	.2549	.2470	.2421	.2390	.2372	.2362
	$250	.6372	.5410	.4534	.3762	.3103	.2557	.2117	.1771	.1506	.1306	.1159	.1052	.0976	.0923
	$500	.6371	.5405	.4516	.3718	.3020	.2423	.1923	.1513	.1182	.0920	.0715	.0558	.0438	.0347
	$1,000	.6372	.5405	.4516	.3718	.3018	.2417	.1912	.1495	.1156	.0885	.0671	.0505	.0376	.0279
65	$120	.6375	.5443	.4635	.3976	.3465	.3090	.2826	.2647	.2531	.2457	.2412	.2384	.2368	.2359
	$250	.6362	.5389	.4502	.3719	.3052	.2503	.2063	.1720	.1460	.1266	.1126	.1026	.0955	.0906
	$500	.6361	.5384	.4481	.3670	.2962	.2357	.1855	.1445	.1117	.0860	.0662	.0512	.0399	.0315
	$1,000	.6361	.5384	.4481	.3669	.2958	.2350	.1840	.1423	.1087	.0821	.0613	.0454	.0333	.0242
66	$120	.6367	.5425	.4609	.3943	.3432	.3058	.2799	.2626	.2514	.2445	.2404	.2379	.2365	.2357
	$250	.6353	.5371	.4471	.3678	.3003	.2450	.2010	.1670	.1416	.1229	.1095	.1001	.0936	.0892
	$500	.6352	.5364	.4448	.3624	.2905	.2294	.1787	.1378	.1054	.0803	.0612	.0469	.0363	.0287
	$1,000	.6352	.5364	.4448	.3623	.2900	.2284	.1770	.1353	.1020	.0759	.0558	.0406	.0293	.0209
67	$120	.6359	.5409	.4584	.3912	.3399	.3028	.2773	.2605	.2499	.2435	.2396	.2374	.2362	.2355
	$250	.6345	.5353	.4443	.3639	.2956	.2399	.1959	.1623	.1373	.1193	.1066	.0978	.0919	.0879
	$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

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

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 3
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0017	.0075	.0169	.0295	.0627	.1048	.1543	.2099
41	$120	.0000	.0015	.0068	.0155	.0274	.0592	.1000	.1482	.2028
42	$120	.0000	.0013	.0061	.0143	.0255	.0558	.0952	.1422	.1957
43	$120	.0000	.0012	.0055	.0130	.0236	.0525	.0905	.1363	.1888
44	$120	.0000	.0010	.0049	.0119	.0218	.0493	.0860	.1305	.1822
45	$120	.0000	.0009	.0044	.0108	.0200	.0462	.0815	.1248	.1760
46	$120	.0000	.0007	.0039	.0098	.0184	.0432	.0771	.1192	.1702
47	$120	.0000	.0006	.0034	.0088	.0168	.0402	.0728	.1140	.1647
48	$120	.0000	.0005	.0030	.0079	.0153	.0374	.0687	.1090	.1593
49	$120	.0000	.0005	.0026	.0071	.0139	.0347	.0646	.1042	.1542
50	$120	.0000	.0004	.0023	.0063	.0126	.0321	.0607	.0997	.1492
	$250	.0000	.0004	.0023	.0063	.0126	.0323	.0609	.0980	.1425

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

		Minimum Loss Ratio								
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	$500	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0524
	$1,000	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0523
67	$120	.0000	.0000	.0000	.0002	.0008	.0049	.0169	.0414	.0812
	$250	.0000	.0000	.0000	.0002	.0006	.0035	.0113	.0273	.0539
	$500	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0247	.0480
	$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0246	.0478
68	$120	.0000	.0000	.0000	.0002	.0006	.0042	.0153	.0390	.0783
	$250	.0000	.0000	.0000	.0001	.0005	.0028	.0098	.0246	.0501
	$500	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0217	.0438
	$1,000	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0216	.0434
69	$120	.0000	.0000	.0000	.0001	.0005	.0036	.0139	.0367	.0754
	$250	.0000	.0000	.0000	.0001	.0003	.0022	.0083	.0220	.0464
	$500	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0190	.0397
	$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0188	.0393
70	$120	.0000	.0000	.0000	.0001	.0003	.0030	.0126	.0345	.0726
	$250	.0000	.0000	.0000	.0001	.0002	.0017	.0070	.0196	.0430
	$500	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0164	.0358
	$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0162	.0353
71	$120	.0000	.0000	.0000	.0000	.0003	.0025	.0113	.0324	.0699
	$250	.0000	.0000	.0000	.0000	.0001	.0013	.0058	.0173	.0396
	$500	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0140	.0321
	$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0137	.0314
72	$120	.0000	.0000	.0000	.0000	.0002	.0021	.0102	.0305	.0675
	$250	.0000	.0000	.0000	.0000	.0001	.0010	.0048	.0153	.0365
	$500	.0000	.0000	.0000	.0000	.0001	.0008	.0037	.0119	.0286
	$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0278
73	$120	.0000	.0000	.0000	.0000	.0001	.0018	.0092	.0287	.0652
	$250	.0000	.0000	.0000	.0000	.0000	.0007	.0040	.0135	.0337
	$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0255
	$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0096	.0246
74	$120	.0000	.0000	.0000	.0000	.0001	.0016	.0086	.0277	.0638
	$250	.0000	.0000	.0000	.0000	.0000	.0006	.0034	.0124	.0319
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0235
	$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 3
Effective November 19, 2010

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.9094	.8907	.8742	.8592	.8454	.8326	.8205	.8091	.7982	.7879	.7780	.7684	.7593	.7504
2	.9038	.8840	.8665	.8506	.8359	.8223	.8095	.7973	.7858	.7748	.7643	.7542	.7445	.7351
3	.8984	.8774	.8589	.8420	.8265	.8121	.7985	.7857	.7735	.7619	.7508	.7401	.7299	.7200
4	.8929	.8708	.8513	.8335	.8171	.8018	.7875	.7740	.7611	.7489	.7372	.7260	.7152	.7048
5	.8876	.8643	.8437	.8250	.8077	.7916	.7765	.7623	.7488	.7359	.7237	.7119	.7006	.6897
6	.8823	.8579	.8362	.8165	.7984	.7815	.7656	.7507	.7366	.7231	.7102	.6979	.6860	.6746
7	.8771	.8515	.8287	.8081	.7891	.7714	.7548	.7392	.7244	.7103	.6968	.6840	.6716	.6597
8	.8719	.8452	.8214	.7997	.7799	.7614	.7441	.7277	.7123	.6976	.6836	.6701	.6573	.6449
9	.8668	.8389	.8140	.7915	.7707	.7514	.7333	.7163	.7002	.6849	.6704	.6564	.6431	.6303
10	.8618	.8326	.8067	.7832	.7616	.7415	.7227	.7050	.6883	.6724	.6572	.6428	.6290	.6157
11	.8568	.8265	.7995	.7750	.7525	.7316	.7121	.6937	.6763	.6599	.6442	.6292	.6149	.6013
12	.8519	.8203	.7923	.7668	.7435	.7218	.7015	.6825	.6645	.6474	.6312	.6158	.6010	.5869
13	.8470	.8142	.7851	.7587	.7345	.7120	.6910	.6713	.6527	.6351	.6183	.6024	.5872	.5727
14	.8421	.8082	.7780	.7506	.7255	.7022	.6805	.6601	.6409	.6228	.6055	.5891	.5735	.5586
15	.8373	.8021	.7709	.7426	.7166	.6925	.6701	.6490	.6292	.6105	.5928	.5759	.5599	.5446
16	.8325	.7961	.7638	.7345	.7077	.6828	.6597	.6380	.6176	.5983	.5801	.5628	.5464	.5307
17	.8278	.7902	.7568	.7265	.6988	.6731	.6493	.6270	.6060	.5862	.5675	.5498	.5330	.5169
18	.8231	.7843	.7498	.7185	.6899	.6635	.6389	.6160	.5944	.5742	.5550	.5369	.5196	.5033
19	.8184	.7784	.7428	.7106	.6811	.6539	.6286	.6051	.5830	.5622	.5426	.5240	.5064	.4897
20	.8138	.7725	.7358	.7026	.6723	.6443	.6184	.5942	.5715	.5502	.5302	.5112	.4933	.4763
21	.8092	.7667	.7289	.6947	.6635	.6348	.6081	.5833	.5601	.5383	.5178	.4985	.4802	.4629
22	.8047	.7609	.7220	.6868	.6547	.6252	.5979	.5725	.5487	.5265	.5056	.4859	.4672	.4496
23	.8001	.7551	.7151	.6789	.6460	.6157	.5877	.5617	.5374	.5147	.4934	.4733	.4543	.4364
24	.7956	.7493	.7082	.6711	.6372	.6062	.5775	.5509	.5261	.5029	.4812	.4608	.4415	.4233
25	.7912	.7436	.7013	.6632	.6285	.5967	.5674	.5402	.5149	.4912	.4691	.4483	.4287	.4102
26	.7868	.7379	.6945	.6554	.6198	.5872	.5572	.5295	.5036	.4795	.4570	.4359	.4160	.3973
27	.7824	.7322	.6876	.6475	.6111	.5778	.5471	.5188	.4924	.4679	.4450	.4235	.4033	.3843
28	.7780	.7265	.6808	.6397	.6024	.5683	.5370	.5081	.4812	.4563	.4330	.4112	.3907	.3715
29	.7737	.7209	.6740	.6319	.5938	.5589	.5269	.4974	.4701	.4447	.4210	.3989	.3782	.3587
30	.7694	.7153	.6673	.6241	.5851	.5495	.5168	.4868	.4590	.4331	.4091	.3866	.3656	.3459
31	.7652	.7097	.6605	.6164	.5765	.5401	.5068	.4762	.4479	.4216	.3972	.3744	.3531	.3331
32	.7610	.7041	.6538	.6086	.5678	.5307	.4967	.4655	.4367	.4101	.3853	.3622	.3406	.3204
33	.7568	.6986	.6471	.6009	.5592	.5213	.4867	.4549	.4256	.3986	.3734	.3500	.3281	.3077
34	.7527	.6932	.6404	.5932	.5506	.5119	.4766	.4443	.4145	.3870	.3615	.3378	.3156	.2950
35	.7486	.6877	.6337	.5855	.5420	.5025	.4665	.4336	.4034	.3754	.3496	.3255	.3032	.2823
36	.7446	.6823	.6271	.5777	.5333	.4931	.4564	.4229	.3922	.3638	.3376	.3132	.2907	.2697
37	.7406	.6769	.6205	.5700	.5247	.4836	.4463	.4122	.3810	.3522	.3256	.3010	.2783	.2572
38	.7367	.6716	.6139	.5624	.5161	.4742	.4362	.4015	.3697	.3405	.3136	.2888	.2660	.2449
39	.7328	.6663	.6073	.5547	.5075	.4648	.4261	.3908	.3585	.3289	.3017	.2768	.2538	.2328
40	.7290	.6611	.6009	.5471	.4989	.4554	.4160	.3801	.3473	.3174	.2899	.2649	.2419	.2209
41	.7254	.6560	.5945	.5396	.4904	.4461	.4060	.3695	.3362	.3059	.2783	.2531	.2302	.2093
42	.7218	.6510	.5882	.5322	.4820	.4368	.3960	.3589	.3252	.2947	.2669	.2417	.2187	.1979
43	.7183	.6461	.5820	.5249	.4737	.4276	.3861	.3484	.3144	.2836	.2557	.2304	.2076	.1869
44	.7149	.6413	.5759	.5176	.4654	.4185	.3762	.3381	.3037	.2726	.2446	.2194	.1967	.1762
45	.7116	.6366	.5699	.5104	.4572	.4094	.3665	.3278	.2931	.2619	.2338	.2086	.1860	.1658
46	.7085	.6320	.5639	.5033	.4491	.4005	.3568	.3177	.2827	.2513	.2232	.1981	.1757	.1557
47	.7054	.6275	.5581	.4963	.4410	.3915	.3473	.3077	.2724	.2409	.2128	.1879	.1657	.1460
48	.7024	.6231	.5524	.4893	.4330	.3827	.3378	.2979	.2623	.2307	.2027	.1778	.1559	.1365
49	.6996	.6188	.5467	.4824	.4251	.3739	.3285	.2881	.2523	.2206	.1927	.1681	.1464	.1274
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

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
54	.6867	.5988	.5197	.4491	.3865	.3314	.2832	.2411	.2047	.1732	.1462	.1230	.1033	.0865
55	.6845	.5951	.5146	.4427	.3791	.3232	.2744	.2321	.1956	.1643	.1375	.1148	.0955	.0793
56	.6823	.5915	.5096	.4364	.3717	.3151	.2658	.2232	.1867	.1555	.1291	.1068	.0881	.0724
57	.6803	.5881	.5047	.4302	.3645	.3070	.2572	.2144	.1779	.1470	.1209	.0991	.0809	.0658
58	.6784	.5847	.4999	.4242	.3574	.2991	.2488	.2058	.1693	.1386	.1129	.0916	.0740	.0596
59	.6766	.5815	.4953	.4182	.3503	.2913	.2405	.1973	.1609	.1304	.1052	.0844	.0675	.0537
60	.6749	.5785	.4908	.4124	.3434	.2835	.2323	.1889	.1526	.1225	.0977	.0776	.0612	.0481
61	.6733	.5756	.4864	.4067	.3366	.2759	.2242	.1807	.1445	.1148	.0905	.0709	.0553	.0428
62	.6718	.5728	.4823	.4012	.3299	.2685	.2163	.1727	.1367	.1073	.0836	.0647	.0497	.0379
63	.6705	.5702	.4782	.3958	.3234	.2611	.2085	.1648	.1289	.1000	.0769	.0587	.0444	.0334
64	.6693	.5678	.4744	.3905	.3170	.2539	.2009	.1570	.1214	.0930	.0705	.0530	.0395	.0292
65	.6682	.5655	.4707	.3854	.3107	.2468	.1933	.1495	.1142	.0862	.0644	.0476	.0349	.0254
66	.6672	.5634	.4672	.3805	.3046	.2399	.1860	.1421	.1071	.0797	.0586	.0426	.0307	.0219
67	.6663	.5615	.4639	.3758	.2987	.2331	.1788	.1349	.1002	.0734	.0531	.0379	.0268	.0187
68	.6656	.5597	.4608	.3713	.2929	.2264	.1717	.1279	.0936	.0675	.0479	.0336	.0232	.0159
69	.6649	.5581	.4578	.3669	.2873	.2199	.1648	.1211	.0873	.0618	.0431	.0296	.0200	.0134
70	.6644	.5566	.4551	.3627	.2818	.2136	.1581	.1145	.0812	.0564	.0386	.0259	.0171	.0112
71	.6639	.5553	.4525	.3586	.2764	.2072	.1514	.1079	.0752	.0512	.0343	.0225	.0145	.0092
72	.6636	.5542	.4501	.3548	.2713	.2013	.1452	.1019	.0697	.0466	.0305	.0195	.0123	.0076
73	.6633	.5533	.4481	.3514	.2666	.1958	.1393	.0963	.0647	.0424	.0271	.0170	.0104	.0063
74	.6632	.5528	.4469	.3493	.2637	.1923	.1356	.0927	.0616	.0398	.0251	.0155	.0094	.0056

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 3
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0344	.0721	.1130	.1562	.2466	.3403	.4362	.5336
2	.0000	.0327	.0693	.1094	.1519	.2410	.3336	.4285	.5250
3	.0000	.0310	.0666	.1059	.1477	.2355	.3270	.4209	.5164
4	.0000	.0293	.0639	.1025	.1436	.2301	.3204	.4132	.5078
5	.0000	.0278	.0614	.0992	.1396	.2248	.3139	.4057	.4993
6	.0000	.0263	.0590	.0960	.1356	.2195	.3075	.3982	.4909
7	.0000	.0248	.0567	.0929	.1317	.2143	.3011	.3907	.4825
8	.0000	.0235	.0544	.0898	.1279	.2091	.2947	.3833	.4741
9	.0000	.0222	.0523	.0868	.1241	.2040	.2885	.3760	.4658
10	.0000	.0210	.0501	.0839	.1204	.1990	.2822	.3687	.4576
11	.0000	.0198	.0481	.0810	.1168	.1940	.2760	.3615	.4494
12	.0000	.0187	.0461	.0782	.1132	.1890	.2699	.3543	.4412
13	.0000	.0177	.0442	.0754	.1097	.1841	.2638	.3471	.4331
14	.0000	.0167	.0423	.0727	.1062	.1793	.2577	.3400	.4250
15	.0000	.0157	.0404	.0701	.1028	.1745	.2517	.3328	.4169
16	.0000	.0148	.0386	.0674	.0994	.1697	.2457	.3258	.4089
17	.0000	.0139	.0369	.0649	.0961	.1650	.2398	.3188	.4009
18	.0000	.0130	.0352	.0623	.0928	.1603	.2339	.3117	.3929
19	.0000	.0122	.0335	.0599	.0895	.1556	.2280	.3048	.3849

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
62	.0000	.0000	.0002	.0009	.0024	.0090	.0224	.0442	.0755
63	.0000	.0000	.0002	.0007	.0019	.0077	.0198	.0402	.0701

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
64	.0000	.0000	.0001	.0005	.0015	.0065	.0174	.0364	.0649
65	.0000	.0000	.0001	.0004	.0012	.0054	.0151	.0327	.0598
66	.0000	.0000	.0001	.0003	.0009	.0044	.0130	.0292	.0549
67	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0259	.0502
68	.0000	.0000	.0000	.0001	.0005	.0028	.0093	.0227	.0456
69	.0000	.0000	.0000	.0001	.0003	.0021	.0077	.0198	.0412
70	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0170	.0371
71	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0144	.0329
72	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0121	.0292
73	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0101	.0258
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0237

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 3
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7287	.6605	.6001	.5461	.4977	.4552	.4197	.3901	.3654	.3447	.3272	.3125	.3001	.2900
41	$120	.7250	.6554	.5937	.5386	.4894	.4474	.4124	.3833	.3589	.3386	.3214	.3071	.2954	.2858
42	$120	.7214	.6504	.5874	.5312	.4817	.4401	.4055	.3767	.3527	.3326	.3158	.3021	.2910	.2820
43	$120	.7180	.6455	.5812	.5239	.4745	.4332	.3989	.3704	.3466	.3268	.3106	.2975	.2870	.2785
44	$120	.7146	.6407	.5751	.5170	.4677	.4266	.3925	.3642	.3406	.3213	.3057	.2932	.2832	.2753
45	$120	.7113	.6360	.5691	.5105	.4613	.4203	.3863	.3581	.3349	.3162	.3012	.2893	.2798	.2722
46	$120	.7082	.6314	.5633	.5044	.4551	.4142	.3802	.3523	.3296	.3114	.2970	.2855	.2765	.2695
47	$120	.7051	.6269	.5577	.4986	.4492	.4081	.3743	.3467	.3245	.3069	.2930	.2820	.2735	.2670
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

		Maximum Loss Ratio													
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
59	$120	.6772	.5853	.5060	.4403	.3879	.3474	.3171	.2950	.2793	.2683	.2608	.2558	.2525	.2503
	$250	.6765	.5815	.4956	.4199	.3546	.2994	.2534	.2159	.1857	.1617	.1429	.1283	.1172	.1087
	$500	.6765	.5815	.4952	.4181	.3502	.2912	.2405	.1976	.1617	.1318	.1073	.0873	.0711	.0581
60	$120	.6757	.5827	.5025	.4363	.3836	.3433	.3134	.2918	.2767	.2662	.2592	.2546	.2516	.2497
	$250	.6748	.5785	.4914	.4147	.3486	.2929	.2469	.2096	.1798	.1563	.1382	.1243	.1138	.1059
	$500	.6749	.5785	.4908	.4123	.3433	.2835	.2325	.1895	.1538	.1243	.1003	.0809	.0654	.0531
61	$120	.6743	.5803	.4992	.4323	.3795	.3393	.3098	.2888	.2742	.2643	.2578	.2536	.2509	.2492
	$250	.6732	.5757	.4873	.4095	.3427	.2866	.2405	.2034	.1740	.1512	.1337	.1205	.1106	.1033
	$500	.6733	.5756	.4864	.4066	.3366	.2761	.2247	.1816	.1460	.1170	.0936	.0749	.0601	.0485
62	$120	.6730	.5780	.4959	.4285	.3754	.3354	.3063	.2859	.2719	.2626	.2565	.2526	.2502	.2487
	$250	.6718	.5730	.4835	.4046	.3369	.2804	.2343	.1974	.1685	.1463	.1295	.1169	.1077	.1010
	$500	.6718	.5728	.4822	.4011	.3300	.2687	.2170	.1739	.1386	.1100	.0872	.0691	.0550	.0441
63	$120	.6718	.5758	.4928	.4247	.3715	.3317	.3030	.2831	.2697	.2609	.2553	.2518	.2497	.2484
	$250	.6705	.5706	.4798	.3998	.3313	.2744	.2282	.1916	.1633	.1417	.1255	.1136	.1050	.0988
	$500	.6705	.5702	.4782	.3957	.3235	.2615	.2094	.1663	.1313	.1032	.0810	.0637	.0503	.0401
64	$120	.6707	.5737	.4898	.4211	.3677	.3281	.2999	.2805	.2677	.2595	.2543	.2511	.2492	.2481
	$250	.6693	.5683	.4762	.3951	.3259	.2686	.2224	.1861	.1582	.1372	.1218	.1105	.1025	.0969
	$500	.6693	.5678	.4744	.3906	.3172	.2545	.2020	.1589	.1242	.0967	.0751	.0586	.0460	.0365
	$1,000	.6693	.5678	.4744	.3905	.3170	.2539	.2008	.1570	.1214	.0930	.0705	.0530	.0395	.0293
65	$120	.6697	.5717	.4869	.4176	.3640	.3246	.2969	.2781	.2658	.2581	.2533	.2505	.2488	.2478
	$250	.6682	.5661	.4729	.3907	.3206	.2629	.2167	.1807	.1533	.1330	.1183	.1077	.1003	.0952
	$500	.6682	.5655	.4707	.3855	.3111	.2476	.1948	.1518	.1174	.0904	.0696	.0538	.0419	.0331
	$1,000	.6682	.5655	.4707	.3854	.3107	.2468	.1933	.1495	.1142	.0862	.0644	.0477	.0350	.0255
66	$120	.6688	.5699	.4841	.4142	.3605	.3212	.2940	.2758	.2641	.2569	.2525	.2499	.2484	.2476
	$250	.6673	.5641	.4697	.3863	.3155	.2573	.2111	.1755	.1487	.1291	.1150	.1051	.0983	.0937
	$500	.6672	.5634	.4672	.3807	.3051	.2409	.1878	.1448	.1107	.0844	.0643	.0493	.0382	.0301
	$1,000	.6672	.5634	.4672	.3805	.3046	.2399	.1860	.1421	.1071	.0797	.0586	.0427	.0308	.0220
67	$120	.6680	.5682	.4815	.4110	.3570	.3181	.2913	.2737	.2625	.2557	.2517	.2494	.2481	.2474
	$250	.6665	.5623	.4667	.3822	.3105	.2520	.2058	.1705	.1443	.1254	.1120	.1028	.0965	.0924
	$500	.6663	.5615	.4639	.3761	.2994	.2344	.1809	.1380	.1044	.0787	.0593	.0451	.0348	.0274
	$1,000	.6663	.5615	.4639	.3758	.2987	.2331	.1788	.1349	.1003	.0735	.0532	.0380	.0269	.0188
68	$120	.6672	.5665	.4790	.4078	.3537	.3150	.2887	.2717	.2611	.2547	.2511	.2490	.2478	.2472
	$250	.6658	.5607	.4638	.3782	.3057	.2467	.2006	.1657	.1401	.1219	.1092	.1006	.0949	.0912
	$500	.6656	.5597	.4609	.3716	.2938	.2280	.1742	.1314	.0983	.0732	.0547	.0412	.0317	.0250
	$1,000	.6656	.5597	.4608	.3713	.2929	.2264	.1717	.1279	.0937	.0676	.0480	.0337	.0234	.0160
69	$120	.6666	.5650	.4766	.4048	.3506	.3121	.2863	.2698	.2597	.2538	.2505	.2486	.2476	.2471
	$250	.6651	.5592	.4611	.3744	.3010	.2417	.1956	.1611	.1361	.1186	.1067	.0987	.0935	.0902
	$500	.6649	.5581	.4580	.3673	.2883	.2217	.1676	.1250	.0924	.0680	.0503	.0377	.0289	.0228
	$1,000	.6649	.5581	.4578	.3669	.2873	.2199	.1648	.1211	.0873	.0619	.0432	.0297	.0202	.0135
70	$120	.6660	.5636	.4743	.4019	.3475	.3093	.2840	.2681	.2585	.2530	.2500	.2483	.2474	.2470
	$250	.6646	.5578	.4586	.3708	.2965	.2368	.1907	.1567	.1324	.1156	.1043	.0970	.0923	.0894
	$500	.6644	.5567	.4553	.3633	.2830	.2157	.1613	.1188	.0867	.0631	.0462	.0344	.0264	.0209
	$1,000	.6644	.5566	.4551	.3627	.2818	.2136	.1581	.1145	.0812	.0565	.0387	.0260	.0173	.0114
71	$120	.6655	.5623	.4721	.3991	.3445	.3066	.2818	.2664	.2574	.2523	.2495	.2480	.2473	.2469
	$250	.6642	.5565	.4562	.3672	.2921	.2320	.1860	.1524	.1288	.1127	.1021	.0954	.0912	.0886
	$500	.6640	.5554	.4527	.3593	.2778	.2097	.1550	.1128	.0812	.0584	.0424	.0314	.0241	.0193
	$1,000	.6639	.5553	.4525	.3586	.2764	.2073	.1514	.1080	.0753	.0514	.0344	.0227	.0147	.0094
72	$120	.6650	.5611	.4700	.3965	.3418	.3041	.2798	.2650	.2564	.2517	.2491	.2478	.2472	.2468
	$250	.6638	.5555	.4541	.3640	.2880	.2275	.1816	.1485	.1255	.1102	.1003	.0940	.0902	.0880
	$500	.6636	.5543	.4505	.3557	.2730	.2041	.1491	.1072	.0762	.0542	.0390	.0288	.0222	.0179
	$1,000	.6636	.5542	.4501	.3549	.2713	.2014	.1452	.1020	.0698	.0467	.0306	.0197	.0125	.0078

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
73	$120	.6647	.5601	.4682	.3941	.3393	.3019	.2780	.2637	.2555	.2511	.2488	.2476	.2471	.2468
	$250	.6635	.5546	.4522	.3610	.2842	.2234	.1776	.1449	.1226	.1079	.0986	.0929	.0895	.0875
	$500	.6633	.5534	.4485	.3524	.2685	.1988	.1437	.1020	.0717	.0504	.0361	.0266	.0205	.0167
	$1,000	.6633	.5533	.4481	.3514	.2667	.1958	.1394	.0964	.0648	.0426	.0273	.0172	.0107	.0065
74	$120	.6645	.5595	.4671	.3926	.3378	.3005	.2769	.2629	.2550	.2508	.2486	.2475	.2470	.2468
	$250	.6634	.5540	.4511	.3591	.2819	.2208	.1751	.1427	.1208	.1066	.0976	.0922	.0890	.0872
	$500	.6632	.5529	.4473	.3503	.2657	.1955	.1403	.0987	.0688	.0481	.0343	.0253	.0196	.0161
	$1,000	.6632	.5528	.4469	.3493	.2637	.1923	.1357	.0929	.0617	.0400	.0253	.0157	.0096	.0058

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 3
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0018	.0079	.0178	.0310	.0659	.1101	.1621	.2205
41	$120	.0000	.0016	.0071	.0163	.0288	.0622	.1050	.1557	.2130
42	$120	.0000	.0014	.0064	.0150	.0267	.0586	.1000	.1494	.2056
43	$120	.0000	.0012	.0058	.0137	.0248	.0551	.0951	.1432	.1983
44	$120	.0000	.0011	.0052	.0125	.0228	.0518	.0903	.1371	.1914
45	$120	.0000	.0009	.0046	.0113	.0210	.0485	.0856	.1311	.1849
46	$120	.0000	.0008	.0041	.0103	.0193	.0453	.0810	.1252	.1788
47	$120	.0000	.0007	.0036	.0093	.0176	.0423	.0765	.1197	.1730
48	$120	.0000	.0006	.0032	.0083	.0161	.0393	.0721	.1145	.1674
49	$120	.0000	.0005	.0028	.0074	.0146	.0364	.0679	.1095	.1620
50	$120	.0000	.0004	.0024	.0066	.0132	.0337	.0638	.1047	.1567
	$250	.0000	.0004	.0024	.0067	.0133	.0339	.0640	.1029	.1497
51	$120	.0000	.0003	.0021	.0058	.0119	.0310	.0600	.1001	.1516
	$250	.0000	.0003	.0021	.0059	.0120	.0312	.0599	.0974	.1429
52	$120	.0000	.0003	.0018	.0051	.0106	.0285	.0563	.0957	.1466
	$250	.0000	.0003	.0018	.0052	.0107	.0287	.0559	.0920	.1363
53	$120	.0000	.0002	.0015	.0045	.0095	.0260	.0528	.0914	.1416
	$250	.0000	.0002	.0015	.0045	.0095	.0262	.0520	.0867	.1297
54	$120	.0000	.0002	.0013	.0039	.0084	.0237	.0495	.0872	.1368
	$250	.0000	.0002	.0013	.0039	.0084	.0238	.0482	.0815	.1233
55	$120	.0000	.0001	.0011	.0033	.0074	.0216	.0463	.0831	.1322
	$250	.0000	.0001	.0011	.0034	.0074	.0216	.0445	.0764	.1171
56	$120	.0000	.0001	.0009	.0029	.0064	.0196	.0433	.0792	.1276
	$250	.0000	.0001	.0009	.0029	.0065	.0195	.0410	.0714	.1111
57	$120	.0000	.0001	.0007	.0024	.0056	.0177	.0404	.0753	.1232
	$250	.0000	.0001	.0007	.0024	.0056	.0174	.0375	.0666	.1053

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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
70	$120	.0000	.0000	.0000	.0001	.0004	.0032	.0132	.0363	.0763
	$250	.0000	.0000	.0000	.0001	.0002	.0018	.0074	.0206	.0451
	$500	.0000	.0000	.0000	.0001	.0002	.0016	.0063	.0173	.0376
	$1,000	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0170	.0371
71	$120	.0000	.0000	.0000	.0000	.0003	.0027	.0119	.0340	.0735
	$250	.0000	.0000	.0000	.0000	.0001	.0014	.0061	.0182	.0416
	$500	.0000	.0000	.0000	.0000	.0001	.0011	.0050	.0147	.0337
	$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0144	.0330
72	$120	.0000	.0000	.0000	.0000	.0002	.0022	.0107	.0320	.0709
	$250	.0000	.0000	.0000	.0000	.0001	.0010	.0051	.0161	.0383
	$500	.0000	.0000	.0000	.0000	.0001	.0008	.0039	.0125	.0301
	$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0121	.0292
73	$120	.0000	.0000	.0000	.0000	.0001	.0019	.0097	.0302	.0685
	$250	.0000	.0000	.0000	.0000	.0001	.0007	.0042	.0142	.0354
	$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0105	.0268
	$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0101	.0258
74	$120	.0000	.0000	.0000	.0000	.0001	.0016	.0091	.0291	.0670
	$250	.0000	.0000	.0000	.0000	.0000	.0006	.0036	.0130	.0335
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0093	.0247
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0237

*Single Loss Limit values are expressed in thousands of dollars.

NEW SECTION

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

	Maximum Loss Ratio													
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8706	.8538	.8388	.8252	.8127	.8010	.7900	.7795	.7696	.7601	.7510	.7422	.7338	.7256
2	.8655	.8476	.8317	.8172	.8039	.7914	.7797	.7686	.7580	.7480	.7383	.7290	.7200	.7114
3	.8604	.8415	.8246	.8093	.7952	.7819	.7695	.7578	.7466	.7359	.7257	.7158	.7064	.6972
4	.8554	.8354	.8175	.8013	.7864	.7724	.7593	.7468	.7350	.7237	.7129	.7026	.6926	.6830
5	.8504	.8293	.8105	.7934	.7776	.7629	.7490	.7360	.7235	.7116	.7003	.6894	.6789	.6688
6	.8455	.8233	.8035	.7855	.7689	.7534	.7389	.7251	.7120	.6996	.6877	.6762	.6652	.6547
7	.8406	.8173	.7965	.7777	.7602	.7440	.7287	.7143	.7006	.6876	.6751	.6632	.6517	.6406
8	.8357	.8114	.7896	.7698	.7516	.7346	.7186	.7035	.6892	.6756	.6626	.6501	.6382	.6267
9	.8310	.8055	.7827	.7621	.7430	.7252	.7085	.6928	.6779	.6637	.6502	.6372	.6248	.6128
10	.8262	.7996	.7759	.7543	.7344	.7159	.6985	.6821	.6666	.6518	.6378	.6243	.6115	.5991
11	.8215	.7938	.7691	.7466	.7259	.7066	.6885	.6715	.6554	.6400	.6255	.6115	.5982	.5854
12	.8168	.7880	.7623	.7389	.7173	.6973	.6785	.6609	.6442	.6283	.6132	.5988	.5851	.5719
13	.8122	.7822	.7555	.7312	.7088	.6880	.6686	.6503	.6330	.6166	.6010	.5862	.5720	.5585
14	.8076	.7765	.7488	.7236	.7003	.6788	.6587	.6397	.6219	.6049	.5889	.5736	.5590	.5451
15	.8030	.7708	.7420	.7159	.6919	.6696	.6488	.6292	.6108	.5933	.5768	.5611	.5461	.5319
16	.7985	.7651	.7353	.7083	.6834	.6604	.6389	.6187	.5997	.5818	.5648	.5487	.5334	.5187
17	.7940	.7594	.7286	.7007	.6750	.6512	.6291	.6083	.5888	.5703	.5529	.5364	.5207	.5057
18	.7895	.7538	.7220	.6931	.6666	.6421	.6192	.5979	.5778	.5589	.5410	.5241	.5080	.4928
19	.7850	.7482	.7153	.6855	.6582	.6329	.6095	.5875	.5669	.5475	.5293	.5119	.4955	.4799
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

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
39	.7018	.6399	.5850	.5361	.4922	.4526	.4167	.3839	.3539	.3264	.3011	.2778	.2563	.2365
40	.6981	.6348	.5788	.5288	.4840	.4436	.4070	.3737	.3433	.3154	.2899	.2664	.2448	.2250
41	.6945	.6298	.5726	.5216	.4759	.4347	.3975	.3636	.3327	.3045	.2787	.2551	.2335	.2136
42	.6909	.6249	.5665	.5144	.4678	.4259	.3879	.3535	.3222	.2937	.2677	.2440	.2223	.2025
43	.6875	.6201	.5604	.5073	.4598	.4171	.3785	.3435	.3118	.2830	.2568	.2330	.2114	.1917
44	.6841	.6154	.5545	.5003	.4518	.4083	.3691	.3336	.3015	.2724	.2461	.2223	.2007	.1811
45	.6808	.6108	.5487	.4934	.4440	.3996	.3597	.3237	.2913	.2620	.2356	.2117	.1902	.1708
46	.6777	.6063	.5429	.4865	.4361	.3910	.3504	.3140	.2812	.2517	.2252	.2014	.1800	.1607
47	.6746	.6018	.5372	.4797	.4283	.3824	.3412	.3043	.2712	.2415	.2150	.1912	.1700	.1510
48	.6716	.5975	.5316	.4729	.4206	.3738	.3320	.2947	.2613	.2315	.2049	.1813	.1602	.1415
49	.6688	.5932	.5261	.4662	.4129	.3653	.3229	.2851	.2515	.2216	.1951	.1715	.1507	.1323
50	.6660	.5891	.5206	.4596	.4053	.3569	.3139	.2757	.2418	.2119	.1854	.1620	.1414	.1233
51	.6633	.5850	.5152	.4530	.3977	.3485	.3049	.2664	.2323	.2023	.1759	.1527	.1324	.1147
52	.6607	.5810	.5099	.4465	.3901	.3402	.2960	.2571	.2229	.1928	.1666	.1437	.1237	.1064
53	.6582	.5772	.5047	.4400	.3827	.3319	.2872	.2479	.2135	.1835	.1574	.1348	.1152	.0983
54	.6558	.5734	.4995	.4337	.3753	.3237	.2785	.2389	.2044	.1744	.1485	.1262	.1070	.0905
55	.6535	.5697	.4944	.4273	.3679	.3156	.2698	.2299	.1953	.1655	.1398	.1178	.0991	.0831
56	.6513	.5661	.4895	.4211	.3607	.3075	.2612	.2211	.1864	.1567	.1313	.1097	.0914	.0760
57	.6493	.5627	.4846	.4150	.3535	.2996	.2527	.2123	.1776	.1481	.1230	.1018	.0840	.0691
58	.6473	.5593	.4798	.4089	.3463	.2917	.2443	.2037	.1690	.1396	.1149	.0942	.0769	.0626
59	.6454	.5561	.4752	.4030	.3393	.2839	.2360	.1952	.1605	.1313	.1070	.0868	.0701	.0564
60	.6437	.5530	.4706	.3971	.3324	.2762	.2278	.1868	.1522	.1233	.0994	.0797	.0636	.0506
61	.6420	.5500	.4662	.3914	.3256	.2685	.2197	.1785	.1440	.1154	.0920	.0729	.0574	.0451
62	.6405	.5472	.4620	.3858	.3189	.2610	.2118	.1704	.1360	.1078	.0848	.0664	.0516	.0399
63	.6391	.5445	.4579	.3803	.3123	.2536	.2039	.1624	.1282	.1003	.0780	.0601	.0461	.0351
64	.6378	.5420	.4540	.3750	.3058	.2463	.1962	.1545	.1205	.0931	.0714	.0542	.0409	.0306
65	.6367	.5396	.4502	.3699	.2995	.2392	.1885	.1468	.1131	.0862	.0650	.0486	.0361	.0265
66	.6357	.5374	.4466	.3649	.2933	.2321	.1811	.1393	.1058	.0795	.0590	.0434	.0316	.0228
67	.6347	.5354	.4432	.3600	.2872	.2252	.1737	.1320	.0988	.0730	.0533	.0385	.0275	.0194
68	.6339	.5335	.4399	.3554	.2813	.2184	.1665	.1248	.0920	.0669	.0479	.0339	.0237	.0164
69	.6332	.5318	.4369	.3508	.2755	.2118	.1595	.1178	.0855	.0610	.0428	.0297	.0203	.0137
70	.6327	.5303	.4340	.3465	.2699	.2053	.1526	.1110	.0791	.0554	.0381	.0258	.0172	.0113
71	.6322	.5289	.4313	.3423	.2643	.1987	.1457	.1042	.0729	.0500	.0336	.0222	.0144	.0092
72	.6318	.5278	.4289	.3384	.2591	.1926	.1392	.0980	.0672	.0451	.0296	.0191	.0121	.0075
73	.6315	.5268	.4268	.3348	.2542	.1869	.1331	.0921	.0620	.0407	.0261	.0164	.0101	.0061
74	.6314	.5263	.4255	.3326	.2512	.1832	.1293	.0885	.0588	.0380	.0240	.0148	.0090	.0053

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 4
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0339	.0708	.1106	.1524	.2396	.3298	.4218	.5152
2	.0000	.0323	.0681	.1072	.1484	.2345	.3236	.4147	.5072
3	.0000	.0307	.0656	.1040	.1446	.2294	.3175	.4076	.4993
4	.0000	.0292	.0632	.1009	.1407	.2244	.3114	.4005	.4913
5	.0000	.0277	.0608	.0978	.1370	.2194	.3053	.3935	.4834
6	.0000	.0263	.0586	.0948	.1333	.2145	.2993	.3865	.4755

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
7	.0000	.0249	.0564	.0918	.1296	.2096	.2933	.3795	.4677
8	.0000	.0236	.0543	.0890	.1261	.2047	.2874	.3726	.4598
9	.0000	.0224	.0522	.0861	.1225	.2000	.2815	.3657	.4521
10	.0000	.0212	.0502	.0834	.1190	.1952	.2756	.3589	.4443
11	.0000	.0201	.0483	.0806	.1156	.1905	.2698	.3521	.4366
12	.0000	.0191	.0464	.0780	.1122	.1858	.2640	.3453	.4289
13	.0000	.0180	.0445	.0753	.1089	.1812	.2582	.3385	.4212
14	.0000	.0171	.0427	.0727	.1056	.1766	.2525	.3318	.4136
15	.0000	.0161	.0409	.0702	.1023	.1720	.2468	.3250	.4059
16	.0000	.0152	.0392	.0677	.0990	.1675	.2411	.3183	.3983
17	.0000	.0144	.0375	.0652	.0958	.1630	.2354	.3116	.3907
18	.0000	.0135	.0358	.0627	.0927	.1585	.2298	.3050	.3831
19	.0000	.0127	.0342	.0604	.0895	.1540	.2242	.2983	.3755
20	.0000	.0120	.0326	.0580	.0865	.1496	.2186	.2917	.3680
21	.0000	.0112	.0311	.0557	.0834	.1452	.2130	.2851	.3604
22	.0000	.0105	.0296	.0534	.0804	.1408	.2074	.2784	.3529
23	.0000	.0098	.0281	.0511	.0774	.1365	.2019	.2718	.3453
24	.0000	.0092	.0266	.0489	.0744	.1322	.1963	.2652	.3378
25	.0000	.0085	.0252	.0467	.0715	.1278	.1908	.2587	.3303
26	.0000	.0079	.0238	.0445	.0685	.1236	.1853	.2521	.3228
27	.0000	.0073	.0225	.0424	.0657	.1193	.1798	.2455	.3153
28	.0000	.0068	.0212	.0403	.0629	.1151	.1744	.2390	.3078
29	.0000	.0063	.0199	.0383	.0601	.1109	.1689	.2324	.3003
30	.0000	.0058	.0187	.0363	.0573	.1067	.1635	.2259	.2929
31	.0000	.0053	.0175	.0344	.0546	.1026	.1581	.2194	.2854
32	.0000	.0048	.0164	.0324	.0519	.0985	.1527	.2129	.2780
33	.0000	.0044	.0152	.0306	.0493	.0944	.1474	.2065	.2706
34	.0000	.0040	.0142	.0287	.0467	.0904	.1421	.2000	.2631
35	.0000	.0036	.0131	.0270	.0442	.0864	.1368	.1936	.2557
36	.0000	.0033	.0121	.0252	.0417	.0824	.1315	.1872	.2483
37	.0000	.0029	.0112	.0235	.0392	.0785	.1262	.1808	.2409
38	.0000	.0026	.0102	.0219	.0368	.0746	.1210	.1744	.2335
39	.0000	.0023	.0094	.0203	.0345	.0708	.1159	.1680	.2261
40	.0000	.0021	.0085	.0188	.0322	.0671	.1108	.1618	.2188
41	.0000	.0018	.0077	.0173	.0300	.0635	.1058	.1556	.2116
42	.0000	.0016	.0070	.0159	.0279	.0599	.1009	.1495	.2044
43	.0000	.0014	.0063	.0146	.0259	.0565	.0961	.1434	.1973
44	.0000	.0012	.0057	.0133	.0240	.0531	.0914	.1375	.1903
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

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 4
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.6978	.6343	.5780	.5279	.4829	.4435	.4110	.3840	.3615	.3426	.3268	.3134	.3022	.2931
41	$120	.6941	.6293	.5718	.5206	.4749	.4362	.4042	.3776	.3555	.3369	.3214	.3084	.2979	.2893
42	$120	.6906	.6244	.5657	.5134	.4676	.4294	.3978	.3715	.3496	.3314	.3162	.3038	.2939	.2859
43	$120	.6871	.6196	.5597	.5064	.4608	.4229	.3916	.3656	.3439	.3260	.3114	.2996	.2902	.2827
44	$120	.6838	.6149	.5538	.4998	.4544	.4167	.3856	.3598	.3384	.3209	.3069	.2958	.2868	.2797
45	$120	.6805	.6103	.5479	.4936	.4483	.4108	.3797	.3541	.3331	.3162	.3028	.2921	.2837	.2770
46	$120	.6774	.6057	.5423	.4878	.4425	.4050	.3740	.3486	.3281	.3118	.2989	.2887	.2807	.2745
47	$120	.6743	.6013	.5369	.4822	.4368	.3993	.3684	.3434	.3235	.3077	.2953	.2856	.2781	.2723
48	$120	.6713	.5970	.5318	.4769	.4313	.3937	.3630	.3385	.3190	.3037	.2918	.2826	.2756	.2702
49	$120	.6685	.5928	.5270	.4717	.4259	.3883	.3579	.3337	.3148	.3000	.2886	.2799	.2733	.2684
50	$120	.6657	.5888	.5224	.4667	.4206	.3830	.3529	.3292	.3107	.2964	.2856	.2774	.2712	.2667
	$250	.6659	.5889	.5204	.4593	.4049	.3566	.3147	.2789	.2486	.2229	.2012	.1830	.1677	.1550
51	$120	.6630	.5850	.5180	.4618	.4154	.3779	.3481	.3248	.3068	.2931	.2827	.2750	.2693	.2652

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
	$250	.6632	.5849	.5150	.4527	.3973	.3487	.3069	.2713	.2412	.2159	.1946	.1769	.1621	.1499
52	$120	.6604	.5814	.5137	.4570	.4104	.3730	.3435	.3206	.3031	.2899	.2801	.2729	.2676	.2638
	$250	.6606	.5809	.5097	.4462	.3899	.3411	.2993	.2639	.2341	.2091	.1882	.1710	.1568	.1452
53	$120	.6580	.5780	.5095	.4522	.4055	.3682	.3390	.3166	.2996	.2870	.2777	.2709	.2660	.2626
	$250	.6581	.5770	.5044	.4397	.3828	.3337	.2919	.2567	.2271	.2025	.1821	.1654	.1518	.1408
54	$120	.6556	.5747	.5054	.4476	.4007	.3635	.3347	.3127	.2963	.2842	.2754	.2691	.2646	.2615
	$250	.6557	.5733	.4993	.4335	.3760	.3266	.2848	.2496	.2203	.1960	.1762	.1601	.1471	.1366
55	$120	.6535	.5716	.5014	.4431	.3961	.3590	.3305	.3090	.2932	.2816	.2733	.2674	.2633	.2605
	$250	.6535	.5696	.4942	.4274	.3693	.3197	.2778	.2427	.2137	.1899	.1706	.1550	.1426	.1328
56	$120	.6514	.5685	.4975	.4387	.3915	.3546	.3265	.3055	.2902	.2791	.2714	.2659	.2622	.2597
	$250	.6513	.5660	.4893	.4215	.3629	.3129	.2709	.2360	.2073	.1840	.1652	.1503	.1384	.1292
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

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	$120	.6351	.5396	.4574	.3918	.3432	.3093	.2871	.2733	.2650	.2603	.2576	.2562	.2555	.2551
	$250	.6335	.5332	.4410	.3600	.2921	.2377	.1959	.1650	.1429	.1275	.1172	.1104	.1060	.1032
	$500	.6332	.5319	.4371	.3516	.2771	.2145	.1636	.1236	.0929	.0701	.0534	.0415	.0332	.0275
	$1,000	.6332	.5318	.4369	.3508	.2755	.2118	.1595	.1179	.0856	.0612	.0431	.0300	.0206	.0141
70	$120	.6345	.5381	.4551	.3890	.3403	.3067	.2851	.2718	.2640	.2596	.2572	.2560	.2553	.2550
	$250	.6329	.5318	.4384	.3563	.2877	.2330	.1913	.1609	.1394	.1248	.1151	.1088	.1049	.1025
	$500	.6327	.5304	.4344	.3474	.2718	.2084	.1573	.1174	.0873	.0652	.0494	.0383	.0307	.0256
	$1,000	.6327	.5303	.4340	.3465	.2699	.2053	.1526	.1111	.0793	.0556	.0384	.0261	.0176	.0118
71	$120	.6339	.5368	.4529	.3862	.3374	.3042	.2831	.2703	.2630	.2590	.2569	.2558	.2552	.2549
	$250	.6325	.5305	.4360	.3528	.2833	.2283	.1868	.1568	.1360	.1221	.1131	.1074	.1039	.1018
	$500	.6322	.5291	.4317	.3434	.2665	.2023	.1510	.1114	.0818	.0605	.0455	.0353	.0284	.0239
	$1,000	.6322	.5289	.4313	.3423	.2643	.1988	.1458	.1044	.0731	.0503	.0339	.0226	.0149	.0097
72	$120	.6334	.5356	.4508	.3837	.3349	.3020	.2813	.2691	.2622	.2585	.2566	.2556	.2551	.2549
	$250	.6321	.5294	.4338	.3495	.2793	.2240	.1826	.1532	.1331	.1199	.1114	.1063	.1031	.1013
	$500	.6318	.5279	.4294	.3397	.2616	.1967	.1451	.1058	.0769	.0563	.0422	.0327	.0265	.0226
	$1,000	.6318	.5278	.4289	.3384	.2592	.1927	.1393	.0982	.0675	.0454	.0300	.0195	.0125	.0080
73	$120	.6330	.5345	.4490	.3814	.3325	.2999	.2797	.2680	.2615	.2580	.2563	.2555	.2551	.2549
	$250	.6318	.5284	.4318	.3465	.2755	.2200	.1788	.1499	.1304	.1178	.1100	.1053	.1025	.1009
	$500	.6315	.5270	.4274	.3363	.2570	.1914	.1396	.1006	.0723	.0526	.0393	.0305	.0250	.0215
	$1,000	.6315	.5268	.4268	.3349	.2543	.1870	.1333	.0924	.0624	.0411	.0266	.0169	.0106	.0066
74	$120	.6328	.5338	.4478	.3799	.3310	.2987	.2788	.2673	.2610	.2578	.2562	.2554	.2550	.2548
	$250	.6316	.5278	.4306	.3446	.2732	.2174	.1764	.1478	.1288	.1166	.1091	.1047	.1021	.1007
	$500	.6314	.5265	.4261	.3342	.2541	.1880	.1362	.0973	.0695	.0503	.0375	.0292	.0240	.0208
	$1,000	.6314	.5263	.4255	.3327	.2512	.1834	.1295	.0888	.0592	.0385	.0245	.0153	.0095	.0059

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 4
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0020	.0085	.0187	.0320	.0668	.1103	.1610	.2179
41	$120	.0000	.0018	.0077	.0172	.0299	.0631	.1053	.1548	.2106
42	$120	.0000	.0016	.0070	.0158	.0278	.0596	.1004	.1487	.2034
43	$120	.0000	.0014	.0063	.0145	.0257	.0561	.0956	.1427	.1964
44	$120	.0000	.0012	.0056	.0132	.0238	.0528	.0909	.1368	.1898
45	$120	.0000	.0010	.0050	.0121	.0220	.0495	.0863	.1309	.1836
46	$120	.0000	.0009	.0045	.0109	.0202	.0464	.0817	.1253	.1778
47	$120	.0000	.0008	.0040	.0099	.0185	.0433	.0773	.1199	.1722
48	$120	.0000	.0007	.0035	.0089	.0169	.0403	.0730	.1148	.1669
49	$120	.0000	.0006	.0031	.0080	.0154	.0375	.0688	.1100	.1617
50	$120	.0000	.0005	.0027	.0071	.0139	.0347	.0648	.1054	.1567
	$250	.0000	.0005	.0027	.0072	.0140	.0349	.0649	.1034	.1493

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
51	$120	.0000	.0004	.0023	.0063	.0125	.0320	.0610	.1010	.1518
	$250	.0000	.0004	.0023	.0063	.0126	.0322	.0609	.0980	.1427
52	$120	.0000	.0003	.0020	.0056	.0113	.0294	.0574	.0967	.1470
	$250	.0000	.0003	.0020	.0056	.0113	.0296	.0569	.0927	.1362
53	$120	.0000	.0003	.0017	.0049	.0100	.0270	.0540	.0925	.1422
	$250	.0000	.0003	.0017	.0049	.0101	.0271	.0530	.0874	.1297
54	$120	.0000	.0002	.0014	.0042	.0089	.0246	.0507	.0884	.1376
	$250	.0000	.0002	.0014	.0043	.0090	.0247	.0493	.0823	.1235
55	$120	.0000	.0002	.0012	.0036	.0079	.0225	.0476	.0844	.1331
	$250	.0000	.0002	.0012	.0037	.0079	.0225	.0456	.0772	.1174
56	$120	.0000	.0001	.0010	.0031	.0069	.0204	.0445	.0805	.1287
	$250	.0000	.0001	.0010	.0031	.0069	.0203	.0420	.0723	.1115
57	$120	.0000	.0001	.0008	.0026	.0060	.0186	.0416	.0768	.1245
	$250	.0000	.0001	.0008	.0027	.0060	.0182	.0385	.0675	.1059
58	$120	.0000	.0001	.0007	.0022	.0051	.0168	.0388	.0731	.1203
	$250	.0000	.0001	.0007	.0022	.0052	.0162	.0352	.0630	.1004
	$500	.0000	.0001	.0007	.0022	.0052	.0163	.0353	.0628	.0988
59	$120	.0000	.0001	.0005	.0018	.0044	.0151	.0361	.0696	.1163
	$250	.0000	.0001	.0005	.0019	.0044	.0144	.0320	.0586	.0951
	$500	.0000	.0001	.0005	.0019	.0044	.0144	.0320	.0581	.0929
60	$120	.0000	.0000	.0004	.0015	.0037	.0136	.0336	.0662	.1123
	$250	.0000	.0000	.0004	.0015	.0037	.0126	.0290	.0544	.0899
	$500	.0000	.0000	.0004	.0015	.0037	.0127	.0289	.0536	.0870
61	$120	.0000	.0000	.0003	.0012	.0031	.0121	.0311	.0629	.1085
	$250	.0000	.0000	.0003	.0012	.0031	.0110	.0261	.0504	.0848
	$500	.0000	.0000	.0003	.0012	.0031	.0110	.0260	.0492	.0813
62	$120	.0000	.0000	.0002	.0010	.0026	.0108	.0288	.0597	.1048
	$250	.0000	.0000	.0002	.0010	.0026	.0095	.0234	.0465	.0800
	$500	.0000	.0000	.0002	.0010	.0026	.0095	.0231	.0449	.0758
63	$120	.0000	.0000	.0002	.0008	.0022	.0095	.0265	.0566	.1012
	$250	.0000	.0000	.0002	.0008	.0021	.0081	.0209	.0428	.0752
	$500	.0000	.0000	.0002	.0008	.0021	.0081	.0205	.0408	.0703
64	$120	.0000	.0000	.0001	.0006	.0018	.0084	.0244	.0536	.0977
	$250	.0000	.0000	.0001	.0006	.0017	.0069	.0186	.0392	.0706
	$500	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0369	.0651
	$1,000	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0370	.0650
65	$120	.0000	.0000	.0001	.0005	.0014	.0074	.0224	.0507	.0943
	$250	.0000	.0000	.0001	.0004	.0013	.0058	.0164	.0359	.0662
	$500	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0600
	$1,000	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0599
66	$120	.0000	.0000	.0001	.0003	.0012	.0064	.0206	.0480	.0910
	$250	.0000	.0000	.0001	.0003	.0010	.0048	.0144	.0326	.0619

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	$500	.0000	.0000	.0001	.0003	.0010	.0046	.0134	.0296	.0552
	$1,000	.0000	.0000	.0001	.0003	.0010	.0047	.0134	.0296	.0549
67	$120	.0000	.0000	.0000	.0003	.0009	.0056	.0188	.0453	.0878
	$250	.0000	.0000	.0000	.0002	.0007	.0039	.0125	.0296	.0578
	$500	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0263	.0504
	$1,000	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0262	.0500
68	$120	.0000	.0000	.0000	.0002	.0007	.0048	.0171	.0428	.0848
	$250	.0000	.0000	.0000	.0002	.0005	.0032	.0108	.0267	.0538
	$500	.0000	.0000	.0000	.0002	.0005	.0029	.0096	.0231	.0459
	$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0453
69	$120	.0000	.0000	.0000	.0001	.0005	.0041	.0156	.0404	.0818
	$250	.0000	.0000	.0000	.0001	.0004	.0025	.0092	.0240	.0500
	$500	.0000	.0000	.0000	.0001	.0004	.0022	.0079	.0201	.0416
	$1,000	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0199	.0408
70	$120	.0000	.0000	.0000	.0001	.0004	.0035	.0141	.0381	.0790
	$250	.0000	.0000	.0000	.0001	.0003	.0019	.0078	.0214	.0463
	$500	.0000	.0000	.0000	.0001	.0002	.0017	.0064	.0174	.0374
	$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0063	.0170	.0365
71	$120	.0000	.0000	.0000	.0001	.0003	.0029	.0128	.0359	.0762
	$250	.0000	.0000	.0000	.0000	.0002	.0015	.0065	.0190	.0428
	$500	.0000	.0000	.0000	.0000	.0001	.0012	.0051	.0147	.0334
	$1,000	.0000	.0000	.0000	.0000	.0001	.0012	.0049	.0143	.0323
72	$120	.0000	.0000	.0000	.0000	.0002	.0024	.0116	.0338	.0737
	$250	.0000	.0000	.0000	.0000	.0001	.0011	.0054	.0168	.0395
	$500	.0000	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0297
	$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0119	.0284
73	$120	.0000	.0000	.0000	.0000	.0002	.0020	.0105	.0320	.0714
	$250	.0000	.0000	.0000	.0000	.0001	.0008	.0044	.0148	.0365
	$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0104	.0263
	$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0098	.0249
74	$120	.0000	.0000	.0000	.0000	.0001	.0018	.0098	.0308	.0699
	$250	.0000	.0000	.0000	.0000	.0000	.0006	.0038	.0136	.0346
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0242
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0085	.0227

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 4
Effective November 19, 2010

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.9145	.8968	.8811	.8669	.8537	.8414	.8298	.8188	.8084	.7984	.7889	.7797	.7708	.7622
2	.9091	.8903	.8736	.8584	.8444	.8313	.8190	.8074	.7963	.7857	.7755	.7657	.7563	.7472
3	.9038	.8839	.8662	.8501	.8352	.8214	.8083	.7960	.7842	.7730	.7622	.7519	.7420	.7324
4	.8985	.8775	.8588	.8417	.8260	.8113	.7975	.7845	.7721	.7602	.7489	.7380	.7275	.7174
5	.8933	.8711	.8514	.8334	.8168	.8014	.7868	.7731	.7600	.7475	.7356	.7241	.7131	.7025
6	.8881	.8648	.8440	.8251	.8077	.7914	.7761	.7617	.7479	.7348	.7223	.7103	.6988	.6877
7	.8830	.8585	.8367	.8169	.7986	.7815	.7655	.7503	.7359	.7222	.7091	.6966	.6845	.6729
8	.8779	.8523	.8294	.8087	.7895	.7716	.7548	.7390	.7240	.7097	.6960	.6829	.6704	.6583
9	.8728	.8461	.8222	.8005	.7804	.7618	.7443	.7277	.7121	.6972	.6829	.6693	.6563	.6437
10	.8679	.8399	.8150	.7923	.7714	.7520	.7337	.7165	.7002	.6847	.6699	.6558	.6423	.6293
11	.8629	.8338	.8078	.7842	.7625	.7422	.7232	.7053	.6884	.6723	.6570	.6424	.6284	.6150
12	.8580	.8277	.8007	.7761	.7535	.7325	.7127	.6942	.6766	.6600	.6441	.6290	.6146	.6007
13	.8532	.8217	.7936	.7681	.7446	.7227	.7023	.6831	.6649	.6477	.6313	.6157	.6009	.5866
14	.8483	.8157	.7865	.7600	.7357	.7130	.6919	.6720	.6532	.6355	.6186	.6025	.5872	.5726
15	.8435	.8097	.7794	.7520	.7268	.7033	.6815	.6609	.6416	.6233	.6059	.5894	.5737	.5587
16	.8388	.8037	.7724	.7440	.7179	.6937	.6711	.6499	.6300	.6112	.5933	.5764	.5602	.5449
17	.8340	.7977	.7654	.7360	.7090	.6841	.6608	.6390	.6184	.5991	.5808	.5634	.5469	.5312
18	.8293	.7918	.7584	.7280	.7002	.6744	.6505	.6280	.6069	.5871	.5683	.5505	.5337	.5176
19	.8246	.7859	.7514	.7201	.6914	.6649	.6402	.6171	.5955	.5751	.5559	.5378	.5205	.5041
20	.8200	.7800	.7444	.7122	.6826	.6553	.6299	.6063	.5841	.5633	.5436	.5251	.5075	.4908
21	.8154	.7742	.7375	.7042	.6738	.6457	.6197	.5954	.5727	.5514	.5313	.5124	.4945	.4775
22	.8108	.7683	.7305	.6963	.6650	.6362	.6095	.5846	.5614	.5396	.5191	.4998	.4816	.4643
23	.8062	.7625	.7236	.6884	.6562	.6267	.5993	.5739	.5501	.5279	.5070	.4873	.4688	.4512
24	.8016	.7567	.7166	.6805	.6475	.6172	.5891	.5631	.5388	.5162	.4949	.4749	.4560	.4382
25	.7971	.7509	.7097	.6726	.6387	.6077	.5790	.5524	.5276	.5045	.4828	.4625	.4433	.4253
26	.7926	.7451	.7028	.6647	.6300	.5982	.5688	.5417	.5164	.4929	.4708	.4502	.4307	.4124
27	.7881	.7393	.6959	.6568	.6213	.5887	.5587	.5310	.5053	.4813	.4589	.4379	.4182	.3996
28	.7837	.7336	.6890	.6489	.6125	.5792	.5486	.5203	.4941	.4697	.4469	.4256	.4056	.3868
29	.7793	.7279	.6822	.6411	.6038	.5698	.5385	.5097	.4830	.4582	.4351	.4134	.3932	.3741
30	.7749	.7222	.6753	.6333	.5951	.5603	.5284	.4991	.4719	.4467	.4232	.4013	.3807	.3614
31	.7706	.7165	.6685	.6254	.5865	.5509	.5184	.4885	.4608	.4352	.4114	.3891	.3683	.3488
32	.7663	.7109	.6617	.6176	.5778	.5415	.5083	.4779	.4497	.4237	.3995	.3770	.3559	.3362
33	.7620	.7052	.6549	.6098	.5691	.5321	.4983	.4673	.4387	.4123	.3877	.3649	.3436	.3236
34	.7577	.6996	.6481	.6020	.5604	.5227	.4882	.4566	.4276	.4008	.3759	.3527	.3311	.3109
35	.7536	.6941	.6414	.5942	.5518	.5132	.4781	.4460	.4165	.3893	.3640	.3406	.3187	.2983
36	.7494	.6885	.6346	.5864	.5431	.5038	.4680	.4354	.4054	.3777	.3521	.3284	.3063	.2857
37	.7453	.6830	.6279	.5787	.5344	.4943	.4579	.4247	.3942	.3661	.3402	.3162	.2939	.2732
38	.7412	.6776	.6212	.5709	.5257	.4849	.4478	.4140	.3830	.3545	.3282	.3040	.2815	.2608
39	.7372	.6722	.6145	.5632	.5170	.4754	.4377	.4033	.3718	.3429	.3163	.2918	.2693	.2485
40	.7333	.6668	.6080	.5555	.5084	.4660	.4276	.3926	.3606	.3313	.3045	.2798	.2572	.2363
41	.7295	.6616	.6014	.5479	.4999	.4566	.4175	.3819	.3495	.3199	.2928	.2680	.2452	.2244
42	.7258	.6564	.5950	.5403	.4914	.4473	.4075	.3714	.3385	.3085	.2812	.2563	.2335	.2128
43	.7221	.6514	.5887	.5329	.4830	.4381	.3976	.3608	.3275	.2973	.2698	.2448	.2220	.2014
44	.7186	.6464	.5825	.5255	.4746	.4289	.3877	.3504	.3167	.2862	.2585	.2335	.2108	.1902
45	.7152	.6416	.5763	.5182	.4663	.4198	.3778	.3400	.3060	.2752	.2474	.2224	.1998	.1794
46	.7118	.6368	.5703	.5110	.4581	.4107	.3681	.3298	.2954	.2644	.2365	.2115	.1890	.1688
47	.7086	.6322	.5643	.5039	.4499	.4016	.3584	.3196	.2849	.2537	.2258	.2008	.1785	.1586
48	.7055	.6276	.5584	.4968	.4418	.3927	.3488	.3095	.2745	.2432	.2153	.1904	.1683	.1486
49	.7025	.6232	.5526	.4897	.4337	.3838	.3392	.2995	.2642	.2328	.2049	.1802	.1583	.1389
50	.6995	.6188	.5468	.4828	.4257	.3749	.3297	.2896	.2540	.2225	.1947	.1702	.1486	.1295
51	.6967	.6145	.5412	.4759	.4177	.3661	.3203	.2798	.2440	.2125	.1847	.1604	.1391	.1205
52	.6940	.6103	.5356	.4690	.4098	.3573	.3110	.2701	.2341	.2026	.1750	.1509	.1299	.1117
53	.6914	.6063	.5301	.4622	.4020	.3487	.3017	.2604	.2243	.1928	.1654	.1416	.1210	.1033

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

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 4
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0356	.0744	.1161	.1601	.2517	.3464	.4431	.5412
2	.0000	.0339	.0716	.1126	.1559	.2463	.3399	.4356	.5328
3	.0000	.0322	.0689	.1093	.1519	.2410	.3335	.4282	.5245
4	.0000	.0306	.0664	.1060	.1478	.2357	.3271	.4207	.5161
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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
20	.0000	.0126	.0343	.0609	.0908	.1572	.2296	.3064	.3865
21	.0000	.0118	.0326	.0585	.0876	.1525	.2237	.2994	.3786
22	.0000	.0110	.0310	.0561	.0844	.1479	.2179	.2925	.3707
23	.0000	.0103	.0295	.0537	.0813	.1434	.2121	.2855	.3627
24	.0000	.0096	.0280	.0513	.0781	.1388	.2062	.2786	.3548
25	.0000	.0090	.0265	.0490	.0751	.1343	.2004	.2717	.3469
26	.0000	.0083	.0250	.0468	.0720	.1298	.1947	.2648	.3391
27	.0000	.0077	.0236	.0446	.0690	.1253	.1889	.2579	.3312
28	.0000	.0071	.0223	.0424	.0660	.1209	.1832	.2510	.3233
29	.0000	.0066	.0209	.0402	.0631	.1165	.1774	.2442	.3155
30	.0000	.0061	.0196	.0381	.0602	.1121	.1717	.2373	.3076
31	.0000	.0056	.0184	.0361	.0574	.1078	.1661	.2305	.2998
32	.0000	.0051	.0172	.0341	.0545	.1034	.1604	.2237	.2920
33	.0000	.0046	.0160	.0321	.0518	.0992	.1548	.2169	.2842
34	.0000	.0042	.0149	.0302	.0491	.0949	.1492	.2101	.2764
35	.0000	.0038	.0138	.0283	.0464	.0907	.1437	.2034	.2686
36	.0000	.0034	.0127	.0265	.0438	.0866	.1381	.1966	.2608
37	.0000	.0031	.0117	.0247	.0412	.0825	.1326	.1899	.2530
38	.0000	.0028	.0107	.0230	.0387	.0784	.1271	.1832	.2453
39	.0000	.0025	.0098	.0213	.0362	.0744	.1217	.1765	.2375
40	.0000	.0022	.0090	.0197	.0339	.0705	.1164	.1699	.2299
41	.0000	.0019	.0081	.0182	.0316	.0667	.1112	.1634	.2222
42	.0000	.0017	.0074	.0167	.0293	.0629	.1060	.1570	.2147
43	.0000	.0015	.0066	.0153	.0272	.0593	.1010	.1507	.2073
44	.0000	.0013	.0060	.0140	.0252	.0558	.0960	.1444	.1999
45	.0000	.0011	.0053	.0128	.0232	.0524	.0912	.1383	.1926
46	.0000	.0010	.0047	.0116	.0214	.0490	.0864	.1322	.1854
47	.0000	.0008	.0042	.0105	.0196	.0458	.0817	.1263	.1782
48	.0000	.0007	.0037	.0094	.0179	.0427	.0772	.1204	.1712
49	.0000	.0006	.0033	.0085	.0163	.0397	.0727	.1146	.1641
50	.0000	.0005	.0028	.0075	.0148	.0367	.0684	.1088	.1571
51	.0000	.0004	.0025	.0067	.0133	.0339	.0641	.1032	.1502
52	.0000	.0003	.0021	.0059	.0119	.0312	.0599	.0976	.1434
53	.0000	.0003	.0018	.0052	.0107	.0286	.0558	.0921	.1366
54	.0000	.0002	.0015	.0045	.0095	.0261	.0519	.0867	.1299
55	.0000	.0002	.0013	.0039	.0083	.0237	.0480	.0813	.1233
56	.0000	.0001	.0011	.0033	.0073	.0214	.0442	.0761	.1167
57	.0000	.0001	.0009	.0028	.0063	.0192	.0406	.0710	.1103
58	.0000	.0001	.0007	.0024	.0055	.0171	.0371	.0660	.1039
59	.0000	.0001	.0006	.0020	.0047	.0151	.0337	.0611	.0976
60	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0564	.0915
61	.0000	.0000	.0003	.0013	.0033	.0116	.0273	.0517	.0855
62	.0000	.0000	.0003	.0010	.0027	.0100	.0243	.0473	.0796
63	.0000	.0000	.0002	.0008	.0022	.0085	.0215	.0430	.0739

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
64	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0683
65	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0349	.0629
66	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0576
67	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0275	.0525
68	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0476
69	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0209	.0429
70	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0179	.0384
71	.0000	.0000	.0000	.0000	.0001	.0012	.0052	.0150	.0339
72	.0000	.0000	.0000	.0000	.0001	.0008	.0040	.0125	.0298
73	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0103	.0261
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0089	.0238

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 4
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7329	.6663	.6072	.5545	.5072	.4659	.4317	.4034	.3797	.3599	.3433	.3292	.3175	.3079
41	$120	.7291	.6610	.6007	.5469	.4989	.4582	.4246	.3967	.3734	.3539	.3376	.3240	.3129	.3039
42	$120	.7254	.6559	.5942	.5393	.4912	.4510	.4178	.3902	.3672	.3481	.3321	.3192	.3087	.3003
43	$120	.7218	.6508	.5879	.5320	.4840	.4442	.4113	.3840	.3613	.3424	.3271	.3147	.3049	.2969
44	$120	.7182	.6459	.5817	.5250	.4773	.4378	.4050	.3779	.3555	.3371	.3224	.3107	.3013	.2938
45	$120	.7148	.6410	.5755	.5185	.4709	.4315	.3989	.3720	.3499	.3322	.3181	.3069	.2980	.2910
46	$120	.7115	.6363	.5696	.5124	.4648	.4254	.3929	.3662	.3447	.3276	.3140	.3033	.2949	.2884
47	$120	.7083	.6316	.5640	.5066	.4589	.4194	.3870	.3607	.3398	.3232	.3102	.3000	.2921	.2860
48	$120	.7052	.6271	.5586	.5010	.4531	.4136	.3813	.3555	.3351	.3190	.3065	.2969	.2895	.2839
49	$120	.7022	.6227	.5536	.4955	.4474	.4079	.3759	.3506	.3306	.3151	.3031	.2940	.2871	.2819
50	$120	.6992	.6185	.5487	.4902	.4418	.4023	.3707	.3458	.3263	.3114	.3000	.2914	.2849	.2801
	$250	.6995	.6186	.5466	.4824	.4253	.3746	.3306	.2930	.2611	.2341	.2114	.1923	.1762	.1628
51	$120	.6964	.6145	.5441	.4851	.4364	.3970	.3657	.3412	.3223	.3079	.2970	.2889	.2829	.2785
	$250	.6966	.6144	.5410	.4755	.4173	.3663	.3223	.2850	.2534	.2268	.2044	.1858	.1703	.1575
52	$120	.6937	.6107	.5396	.4800	.4311	.3918	.3608	.3368	.3184	.3046	.2942	.2866	.2811	.2771
	$250	.6939	.6102	.5354	.4687	.4096	.3583	.3144	.2772	.2459	.2196	.1977	.1796	.1647	.1525
53	$120	.6911	.6071	.5352	.4750	.4259	.3868	.3561	.3326	.3147	.3014	.2917	.2846	.2795	.2758
	$250	.6913	.6061	.5299	.4619	.4021	.3505	.3066	.2696	.2385	.2127	.1912	.1737	.1594	.1479
54	$120	.6887	.6037	.5309	.4702	.4209	.3819	.3516	.3285	.3112	.2985	.2893	.2827	.2780	.2747
	$250	.6888	.6022	.5245	.4553	.3949	.3431	.2991	.2622	.2314	.2059	.1851	.1681	.1545	.1435
55	$120	.6864	.6004	.5267	.4654	.4160	.3771	.3472	.3246	.3079	.2958	.2871	.2809	.2766	.2736
	$250	.6864	.5983	.5191	.4489	.3879	.3358	.2918	.2550	.2245	.1995	.1792	.1629	.1498	.1395
56	$120	.6843	.5972	.5226	.4609	.4113	.3725	.3430	.3209	.3048	.2932	.2850	.2793	.2754	.2727
	$250	.6841	.5945	.5140	.4428	.3812	.3287	.2846	.2479	.2177	.1932	.1735	.1578	.1454	.1357
57	$120	.6823	.5941	.5187	.4564	.4066	.3680	.3389	.3174	.3018	.2908	.2832	.2779	.2743	.2720
	$250	.6819	.5909	.5090	.4368	.3746	.3218	.2775	.2410	.2112	.1873	.1682	.1531	.1413	.1322
58	$120	.6804	.5912	.5148	.4520	.4021	.3637	.3350	.3140	.2990	.2886	.2814	.2766	.2734	.2713
	$250	.6799	.5874	.5042	.4311	.3682	.3149	.2706	.2343	.2049	.1815	.1630	.1486	.1375	.1289
	$500	.6799	.5875	.5040	.4294	.3637	.3062	.2566	.2142	.1783	.1482	.1232	.1025	.0855	.0716

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
59	$120	.6787	.5884	.5111	.4478	.3977	.3595	.3312	.3108	.2964	.2865	.2798	.2754	.2725	.2707
	$250	.6779	.5840	.4996	.4255	.3618	.3082	.2639	.2278	.1989	.1760	.1582	.1444	.1339	.1259
	$500	.6779	.5841	.4991	.4232	.3563	.2981	.2480	.2056	.1699	.1401	.1156	.0955	.0792	.0660
60	$120	.6771	.5857	.5075	.4436	.3934	.3554	.3276	.3077	.2940	.2846	.2784	.2744	.2718	.2701
	$250	.6761	.5809	.4952	.4200	.3557	.3017	.2573	.2215	.1930	.1707	.1535	.1404	.1306	.1232
	$500	.6761	.5808	.4943	.4171	.3491	.2901	.2397	.1972	.1617	.1323	.1083	.0889	.0733	.0608
61	$120	.6755	.5831	.5041	.4396	.3893	.3515	.3241	.3048	.2916	.2828	.2771	.2734	.2711	.2697
	$250	.6744	.5779	.4909	.4148	.3496	.2953	.2509	.2153	.1873	.1657	.1492	.1367	.1275	.1207
	$500	.6744	.5777	.4897	.4110	.3420	.2823	.2315	.1889	.1536	.1247	.1013	.0826	.0676	.0559
62	$120	.6741	.5806	.5007	.4357	.3852	.3477	.3208	.3021	.2895	.2812	.2759	.2726	.2706	.2693
	$250	.6728	.5750	.4869	.4096	.3438	.2891	.2447	.2094	.1819	.1609	.1450	.1333	.1247	.1185
	$500	.6728	.5747	.4852	.4052	.3350	.2746	.2235	.1809	.1458	.1174	.0946	.0765	.0624	.0513
63	$120	.6728	.5783	.4975	.4319	.3813	.3440	.3176	.2995	.2875	.2797	.2749	.2719	.2701	.2690
	$250	.6713	.5724	.4830	.4046	.3380	.2830	.2386	.2036	.1767	.1563	.1412	.1301	.1221	.1165
	$500	.6713	.5719	.4809	.3995	.3282	.2671	.2156	.1730	.1382	.1103	.0882	.0709	.0574	.0471
64	$120	.6716	.5761	.4943	.4282	.3775	.3405	.3145	.2970	.2856	.2784	.2739	.2712	.2697	.2687
	$250	.6700	.5699	.4792	.3998	.3324	.2770	.2327	.1981	.1717	.1520	.1376	.1272	.1198	.1147
	$500	.6700	.5693	.4768	.3940	.3216	.2597	.2079	.1653	.1309	.1035	.0821	.0655	.0528	.0433
	$1,000	.6700	.5693	.4768	.3939	.3212	.2587	.2060	.1623	.1266	.0979	.0750	.0570	.0431	.0323
65	$120	.6705	.5740	.4913	.4246	.3739	.3371	.3117	.2948	.2839	.2772	.2731	.2707	.2693	.2685
	$250	.6689	.5676	.4757	.3951	.3270	.2712	.2269	.1927	.1669	.1479	.1342	.1245	.1177	.1131
	$500	.6688	.5668	.4729	.3887	.3152	.2525	.2003	.1578	.1237	.0970	.0762	.0604	.0486	.0397
	$1,000	.6688	.5668	.4729	.3885	.3146	.2512	.1980	.1542	.1188	.0906	.0684	.0512	.0380	.0281
66	$120	.6695	.5720	.4884	.4212	.3703	.3338	.3089	.2926	.2823	.2761	.2723	.2702	.2690	.2683
	$250	.6678	.5655	.4723	.3907	.3217	.2656	.2214	.1875	.1624	.1441	.1311	.1220	.1158	.1116
	$500	.6677	.5645	.4692	.3836	.3089	.2455	.1930	.1505	.1168	.0907	.0707	.0557	.0446	.0365
	$1,000	.6677	.5645	.4691	.3833	.3081	.2438	.1902	.1464	.1112	.0836	.0621	.0457	.0334	.0242
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

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
73	$120	.6650	.5614	.4716	.4006	.3493	.3151	.2938	.2815	.2747	.2711	.2692	.2683	.2679	.2677
	$250	.6636	.5550	.4536	.3640	.2894	.2310	.1878	.1574	.1370	.1238	.1155	.1106	.1077	.1060
	$500	.6634	.5536	.4489	.3533	.2700	.2010	.1467	.1056	.0759	.0552	.0412	.0321	.0262	.0226
	$1,000	.6633	.5534	.4483	.3518	.2671	.1964	.1401	.0970	.0655	.0432	.0279	.0177	.0112	.0070
74	$120	.6647	.5607	.4704	.3991	.3477	.3137	.2928	.2808	.2742	.2708	.2691	.2683	.2679	.2677
	$250	.6635	.5545	.4524	.3620	.2870	.2284	.1853	.1553	.1353	.1225	.1146	.1100	.1073	.1057
	$500	.6632	.5530	.4476	.3511	.2670	.1975	.1430	.1022	.0730	.0528	.0394	.0307	.0252	.0219
	$1,000	.6632	.5528	.4469	.3494	.2639	.1926	.1361	.0932	.0621	.0404	.0257	.0161	.0100	.0062

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 4
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0022	.0089	.0196	.0337	.0701	.1158	.1692	.2289
41	$120	.0000	.0019	.0081	.0181	.0314	.0663	.1106	.1626	.2212
42	$120	.0000	.0017	.0073	.0166	.0292	.0626	.1055	.1562	.2137
43	$120	.0000	.0015	.0066	.0152	.0270	.0590	.1004	.1499	.2063
44	$120	.0000	.0013	.0059	.0139	.0250	.0554	.0955	.1437	.1994
45	$120	.0000	.0011	.0053	.0127	.0231	.0520	.0906	.1375	.1929
46	$120	.0000	.0009	.0047	.0115	.0212	.0487	.0859	.1316	.1868
47	$120	.0000	.0008	.0042	.0104	.0194	.0455	.0812	.1259	.1809
48	$120	.0000	.0007	.0037	.0093	.0177	.0424	.0767	.1206	.1753
49	$120	.0000	.0006	.0032	.0084	.0161	.0393	.0723	.1156	.1699
50	$120	.0000	.0005	.0028	.0075	.0146	.0364	.0680	.1107	.1646
	$250	.0000	.0005	.0028	.0075	.0147	.0366	.0682	.1086	.1568
51	$120	.0000	.0004	.0024	.0066	.0132	.0336	.0641	.1061	.1594
	$250	.0000	.0004	.0024	.0067	.0133	.0338	.0639	.1029	.1499
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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
58	$120	.0000	.0001	.0007	.0023	.0054	.0176	.0408	.0768	.1264
	$250	.0000	.0001	.0007	.0024	.0054	.0170	.0370	.0662	.1054
	$500	.0000	.0001	.0007	.0024	.0055	.0171	.0370	.0659	.1038
59	$120	.0000	.0001	.0006	.0019	.0046	.0159	.0379	.0731	.1221
	$250	.0000	.0001	.0006	.0020	.0046	.0151	.0336	.0615	.0998
	$500	.0000	.0001	.0006	.0020	.0047	.0151	.0337	.0610	.0976
60	$120	.0000	.0000	.0004	.0016	.0039	.0143	.0353	.0695	.1180
	$250	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0571	.0944
	$500	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0563	.0914
61	$120	.0000	.0000	.0003	.0013	.0033	.0127	.0327	.0660	.1140
	$250	.0000	.0000	.0003	.0013	.0033	.0115	.0274	.0529	.0891
	$500	.0000	.0000	.0003	.0013	.0033	.0116	.0273	.0517	.0854
62	$120	.0000	.0000	.0003	.0010	.0028	.0113	.0302	.0627	.1101
	$250	.0000	.0000	.0003	.0010	.0027	.0100	.0246	.0488	.0840
	$500	.0000	.0000	.0003	.0010	.0027	.0100	.0243	.0472	.0796
63	$120	.0000	.0000	.0002	.0008	.0023	.0100	.0279	.0594	.1063
	$250	.0000	.0000	.0002	.0008	.0022	.0085	.0220	.0449	.0790
	$500	.0000	.0000	.0002	.0008	.0022	.0085	.0215	.0429	.0739
64	$120	.0000	.0000	.0001	.0006	.0019	.0088	.0257	.0563	.1026
	$250	.0000	.0000	.0001	.0006	.0017	.0072	.0195	.0412	.0742
	$500	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0684
	$1,000	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0683
65	$120	.0000	.0000	.0001	.0005	.0015	.0077	.0236	.0533	.0990
	$250	.0000	.0000	.0001	.0005	.0014	.0061	.0172	.0377	.0695
	$500	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0349	.0631
	$1,000	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0348	.0629
66	$120	.0000	.0000	.0001	.0004	.0012	.0067	.0216	.0504	.0956
	$250	.0000	.0000	.0001	.0003	.0010	.0050	.0151	.0343	.0650
	$500	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0579
	$1,000	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0576
67	$120	.0000	.0000	.0000	.0003	.0010	.0058	.0197	.0476	.0922
	$250	.0000	.0000	.0000	.0002	.0008	.0041	.0131	.0311	.0607
	$500	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0276	.0530
	$1,000	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0275	.0525
68	$120	.0000	.0000	.0000	.0002	.0007	.0050	.0180	.0450	.0890
	$250	.0000	.0000	.0000	.0002	.0006	.0033	.0113	.0281	.0565
	$500	.0000	.0000	.0000	.0002	.0006	.0031	.0101	.0243	.0482
	$1,000	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0476
69	$120	.0000	.0000	.0000	.0001	.0006	.0043	.0164	.0424	.0859
	$250	.0000	.0000	.0000	.0001	.0004	.0026	.0097	.0252	.0525
	$500	.0000	.0000	.0000	.0001	.0004	.0024	.0083	.0212	.0437
	$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0209	.0429

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
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
	$500	.0000	.0000	.0000	.0000	.0001	.0012	.0053	.0155	.0351
	$1,000	.0000	.0000	.0000	.0000	.0001	.0012	.0052	.0150	.0339
72	$120	.0000	.0000	.0000	.0000	.0002	.0026	.0121	.0355	.0774
	$250	.0000	.0000	.0000	.0000	.0001	.0011	.0056	.0176	.0415
	$500	.0000	.0000	.0000	.0000	.0001	.0009	.0041	.0130	.0312
	$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0040	.0125	.0299
73	$120	.0000	.0000	.0000	.0000	.0002	.0022	.0110	.0336	.0750
	$250	.0000	.0000	.0000	.0000	.0001	.0008	.0046	.0156	.0383
	$500	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0109	.0276
	$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0103	.0261
74	$120	.0000	.0000	.0000	.0000	.0001	.0019	.0103	.0324	.0734
	$250	.0000	.0000	.0000	.0000	.0000	.0007	.0040	.0143	.0364
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0096	.0254
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0089	.0238

*Single Loss Limit values are expressed in thousands of dollars.

NEW SECTION

WAC 296-17B-950 Hazard Group 5 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 5
Effective November 19, 2010

	Maximum Loss Ratio													
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.8774	.8618	.8479	.8353	.8235	.8126	.8023	.7925	.7832	.7744	.7658	.7576	.7498	.7421
2	.8725	.8559	.8411	.8276	.8151	.8035	.7925	.7821	.7723	.7628	.7538	.7451	.7367	.7286
3	.8676	.8500	.8343	.8200	.8068	.7944	.7828	.7718	.7613	.7513	.7418	.7326	.7237	.7151
4	.8628	.8442	.8275	.8124	.7984	.7853	.7730	.7614	.7503	.7398	.7297	.7200	.7106	.7016
5	.8580	.8383	.8207	.8047	.7900	.7762	.7633	.7510	.7394	.7283	.7176	.7074	.6976	.6881
6	.8532	.8325	.8140	.7972	.7816	.7671	.7535	.7406	.7284	.7167	.7056	.6949	.6845	.6746
7	.8484	.8267	.8073	.7896	.7733	.7581	.7438	.7303	.7175	.7053	.6936	.6824	.6716	.6612
8	.8437	.8209	.8006	.7821	.7650	.7491	.7341	.7200	.7066	.6938	.6816	.6699	.6587	.6478
9	.8391	.8152	.7939	.7746	.7567	.7401	.7245	.7097	.6958	.6824	.6697	.6575	.6458	.6345
10	.8344	.8095	.7873	.7671	.7485	.7311	.7149	.6995	.6849	.6710	.6578	.6451	.6329	.6213
11	.8298	.8039	.7807	.7597	.7403	.7222	.7052	.6892	.6741	.6597	.6459	.6328	.6202	.6081
12	.8253	.7982	.7741	.7522	.7320	.7132	.6956	.6790	.6633	.6484	.6341	.6205	.6074	.5949
13	.8207	.7926	.7676	.7448	.7238	.7043	.6860	.6688	.6525	.6370	.6223	.6082	.5947	.5818
14	.8162	.7870	.7610	.7374	.7156	.6954	.6764	.6586	.6417	.6257	.6105	.5960	.5821	.5688
15	.8117	.7814	.7545	.7300	.7074	.6864	.6668	.6484	.6310	.6145	.5987	.5838	.5695	.5557
16	.8072	.7759	.7479	.7226	.6992	.6775	.6573	.6382	.6202	.6032	.5870	.5716	.5569	.5428
17	.8028	.7703	.7414	.7152	.6910	.6686	.6477	.6280	.6095	.5920	.5753	.5595	.5444	.5299
18	.7983	.7648	.7349	.7078	.6828	.6597	.6381	.6179	.5988	.5807	.5636	.5474	.5319	.5171
19	.7939	.7593	.7284	.7004	.6746	.6508	.6285	.6077	.5881	.5695	.5520	.5353	.5194	.5043
20	.7895	.7538	.7219	.6930	.6664	.6418	.6190	.5975	.5774	.5584	.5404	.5233	.5071	.4916
21	.7851	.7482	.7154	.6855	.6582	.6329	.6094	.5873	.5667	.5472	.5287	.5113	.4947	.4789
22	.7808	.7427	.7088	.6781	.6500	.6239	.5998	.5772	.5559	.5360	.5171	.4993	.4823	.4662
23	.7764	.7372	.7023	.6707	.6417	.6150	.5902	.5670	.5453	.5248	.5055	.4873	.4700	.4536
24	.7721	.7317	.6958	.6633	.6335	.6060	.5805	.5568	.5345	.5136	.4939	.4753	.4577	.4410
25	.7678	.7263	.6893	.6558	.6252	.5970	.5709	.5466	.5238	.5025	.4824	.4634	.4455	.4284
26	.7635	.7208	.6827	.6483	.6169	.5880	.5613	.5364	.5131	.4913	.4708	.4515	.4332	.4159
27	.7592	.7153	.6762	.6409	.6087	.5790	.5516	.5261	.5024	.4801	.4592	.4395	.4210	.4034
28	.7549	.7098	.6696	.6334	.6003	.5700	.5419	.5159	.4916	.4689	.4476	.4276	.4087	.3909
29	.7507	.7043	.6631	.6259	.5920	.5609	.5322	.5057	.4809	.4578	.4361	.4157	.3965	.3784
30	.7465	.6989	.6565	.6184	.5837	.5519	.5225	.4954	.4701	.4465	.4245	.4038	.3842	.3658
31	.7423	.6934	.6500	.6109	.5753	.5428	.5128	.4851	.4594	.4354	.4129	.3918	.3720	.3533
32	.7381	.6880	.6434	.6034	.5670	.5337	.5031	.4748	.4485	.4241	.4013	.3799	.3597	.3408
33	.7339	.6825	.6369	.5958	.5586	.5245	.4933	.4644	.4377	.4128	.3896	.3679	.3475	.3283
34	.7297	.6771	.6303	.5883	.5501	.5154	.4835	.4541	.4268	.4015	.3779	.3558	.3351	.3157
35	.7256	.6717	.6237	.5807	.5417	.5062	.4736	.4436	.4159	.3902	.3662	.3438	.3228	.3031
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

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
39	.7094	.6501	.5974	.5502	.5077	.4690	.4337	.4014	.3716	.3441	.3187	.2951	.2733	.2531
40	.7055	.6448	.5909	.5427	.4992	.4597	.4237	.3908	.3605	.3326	.3068	.2831	.2612	.2410
41	.7017	.6396	.5844	.5351	.4907	.4504	.4137	.3802	.3494	.3211	.2951	.2712	.2492	.2290
42	.6979	.6344	.5781	.5276	.4823	.4412	.4038	.3696	.3384	.3098	.2835	.2595	.2375	.2173
43	.6942	.6293	.5717	.5202	.4739	.4319	.3938	.3591	.3274	.2985	.2721	.2480	.2259	.2058
44	.6906	.6243	.5655	.5129	.4655	.4228	.3840	.3487	.3166	.2874	.2608	.2366	.2146	.1946
45	.6871	.6194	.5593	.5056	.4572	.4136	.3741	.3383	.3059	.2764	.2497	.2255	.2035	.1836
46	.6837	.6146	.5532	.4983	.4490	.4045	.3644	.3281	.2953	.2656	.2388	.2146	.1927	.1730
47	.6803	.6099	.5472	.4911	.4408	.3955	.3547	.3179	.2847	.2549	.2280	.2038	.1821	.1626
48	.6771	.6052	.5412	.4839	.4326	.3865	.3450	.3078	.2743	.2443	.2174	.1933	.1718	.1525
49	.6739	.6006	.5353	.4768	.4245	.3775	.3354	.2977	.2640	.2339	.2070	.1830	.1617	.1427
50	.6709	.5961	.5294	.4697	.4164	.3686	.3259	.2878	.2538	.2236	.1968	.1730	.1519	.1332
51	.6679	.5917	.5236	.4627	.4083	.3597	.3164	.2779	.2438	.2135	.1867	.1631	.1423	.1240
52	.6650	.5874	.5179	.4558	.4003	.3509	.3071	.2682	.2338	.2035	.1769	.1535	.1330	.1151
53	.6622	.5831	.5122	.4489	.3924	.3422	.2977	.2585	.2240	.1937	.1672	.1441	.1240	.1065
54	.6596	.5790	.5067	.4420	.3845	.3335	.2885	.2490	.2143	.1841	.1578	.1350	.1152	.0982
55	.6570	.5749	.5012	.4353	.3767	.3249	.2794	.2395	.2048	.1746	.1485	.1261	.1068	.0902
56	.6545	.5710	.4958	.4286	.3689	.3164	.2703	.2302	.1954	.1653	.1395	.1174	.0985	.0825
57	.6521	.5671	.4905	.4220	.3613	.3079	.2613	.2209	.1861	.1562	.1307	.1090	.0906	.0752
58	.6499	.5634	.4853	.4155	.3537	.2995	.2525	.2118	.1769	.1472	.1221	.1008	.0830	.0682
59	.6477	.5598	.4802	.4090	.3462	.2913	.2437	.2028	.1680	.1385	.1137	.0930	.0757	.0615
60	.6457	.5563	.4752	.4028	.3388	.2831	.2350	.1939	.1591	.1299	.1055	.0854	.0687	.0551
61	.6438	.5530	.4704	.3966	.3315	.2750	.2264	.1852	.1505	.1215	.0976	.0780	.0621	.0491
62	.6421	.5498	.4658	.3906	.3244	.2670	.2180	.1765	.1420	.1134	.0900	.0710	.0557	.0435
63	.6404	.5468	.4613	.3847	.3173	.2591	.2096	.1681	.1336	.1055	.0826	.0643	.0498	.0383
64	.6389	.5440	.4569	.3789	.3104	.2514	.2014	.1597	.1255	.0978	.0755	.0579	.0441	.0334
65	.6376	.5413	.4528	.3733	.3036	.2437	.1933	.1515	.1176	.0903	.0687	.0519	.0389	.0289
66	.6364	.5389	.4488	.3679	.2969	.2362	.1853	.1435	.1098	.0831	.0623	.0462	.0340	.0248
67	.6353	.5366	.4451	.3626	.2904	.2288	.1775	.1357	.1023	.0762	.0561	.0408	.0295	.0210
68	.6344	.5345	.4415	.3576	.2841	.2215	.1698	.1280	.0950	.0696	.0503	.0359	.0253	.0177
69	.6335	.5326	.4381	.3527	.2778	.2144	.1622	.1205	.0880	.0632	.0447	.0313	.0216	.0147
70	.6329	.5308	.4350	.3480	.2718	.2074	.1548	.1132	.0812	.0572	.0396	.0270	.0182	.0121
71	.6323	.5293	.4320	.3433	.2657	.2003	.1474	.1059	.0744	.0513	.0347	.0231	.0151	.0097
72	.6319	.5280	.4293	.3391	.2601	.1937	.1404	.0991	.0683	.0460	.0303	.0196	.0125	.0078
73	.6315	.5269	.4270	.3352	.2548	.1875	.1338	.0928	.0626	.0412	.0265	.0167	.0103	.0063
74	.6314	.5263	.4256	.3328	.2514	.1835	.1296	.0888	.0591	.0383	.0242	.0150	.0091	.0054

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 5
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0355	.0738	.1148	.1576	.2464	.3378	.4309	.5253
2	.0000	.0340	.0713	.1116	.1538	.2415	.3319	.4241	.5176
3	.0000	.0325	.0689	.1085	.1501	.2366	.3260	.4173	.5100
4	.0000	.0310	.0665	.1055	.1464	.2318	.3202	.4105	.5024
5	.0000	.0295	.0642	.1025	.1428	.2270	.3143	.4037	.4947
6	.0000	.0281	.0620	.0996	.1392	.2222	.3085	.3970	.4872

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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
51	.0000	.0005	.0030	.0078	.0151	.0369	.0677	.1066	.1527
52	.0000	.0004	.0026	.0069	.0136	.0340	.0634	.1009	.1458
53	.0000	.0004	.0022	.0061	.0122	.0312	.0591	.0952	.1389
54	.0000	.0003	.0019	.0053	.0109	.0286	.0550	.0897	.1320
55	.0000	.0002	.0016	.0046	.0096	.0260	.0509	.0842	.1253
56	.0000	.0002	.0013	.0040	.0085	.0235	.0470	.0788	.1186
57	.0000	.0002	.0011	.0034	.0074	.0211	.0431	.0735	.1120
58	.0000	.0001	.0009	.0029	.0064	.0189	.0394	.0683	.1055
59	.0000	.0001	.0007	.0024	.0055	.0167	.0358	.0632	.0990
60	.0000	.0001	.0006	.0020	.0046	.0147	.0323	.0582	.0928
61	.0000	.0000	.0004	.0016	.0039	.0128	.0290	.0534	.0866
62	.0000	.0000	.0003	.0013	.0032	.0111	.0258	.0488	.0806
63	.0000	.0000	.0003	.0010	.0026	.0094	.0228	.0443	.0747
64	.0000	.0000	.0002	.0008	.0021	.0079	.0200	.0399	.0689
65	.0000	.0000	.0001	.0006	.0016	.0066	.0173	.0358	.0633
66	.0000	.0000	.0001	.0004	.0012	.0054	.0149	.0318	.0579
67	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0281	.0526
68	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0245	.0476
69	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0211	.0427
70	.0000	.0000	.0000	.0001	.0003	.0019	.0068	.0180	.0380
71	.0000	.0000	.0000	.0000	.0002	.0013	.0053	.0150	.0333
72	.0000	.0000	.0000	.0000	.0001	.0009	.0040	.0123	.0291
73	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0252
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0228

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 5
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7051	.6442	.5901	.5417	.4979	.4599	.4289	.4034	.3822	.3645	.3495	.3368	.3262	.3177
41	$120	.7013	.6390	.5836	.5341	.4897	.4526	.4223	.3972	.3764	.3589	.3442	.3319	.3220	.3140
42	$120	.6975	.6338	.5772	.5266	.4823	.4459	.4160	.3912	.3706	.3534	.3390	.3274	.3182	.3107
43	$120	.6938	.6287	.5709	.5193	.4755	.4395	.4099	.3854	.3650	.3481	.3344	.3234	.3147	.3077
44	$120	.6902	.6238	.5647	.5125	.4691	.4334	.4040	.3797	.3595	.3431	.3301	.3197	.3114	.3049
45	$120	.6867	.6189	.5585	.5062	.4630	.4275	.3983	.3741	.3543	.3386	.3261	.3162	.3084	.3023
46	$120	.6833	.6140	.5525	.5003	.4572	.4218	.3926	.3687	.3495	.3343	.3224	.3130	.3056	.2999
47	$120	.6800	.6093	.5470	.4947	.4516	.4161	.3870	.3635	.3449	.3303	.3189	.3099	.3030	.2978
48	$120	.6767	.6046	.5417	.4893	.4461	.4106	.3817	.3587	.3406	.3265	.3155	.3071	.3007	.2959
49	$120	.6736	.6001	.5367	.4840	.4406	.4051	.3766	.3541	.3365	.3229	.3124	.3045	.2986	.2941
50	$120	.6705	.5958	.5320	.4789	.4353	.3998	.3717	.3497	.3326	.3195	.3096	.3022	.2966	.2925
	$250	.6708	.5959	.5291	.4694	.4159	.3684	.3272	.2922	.2624	.2372	.2160	.1980	.1828	.1702
51	$120	.6676	.5918	.5274	.4739	.4300	.3947	.3670	.3454	.3288	.3163	.3069	.3000	.2949	.2911
	$250	.6678	.5915	.5234	.4624	.4079	.3601	.3192	.2844	.2550	.2301	.2092	.1916	.1770	.1650

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
52	$120	.6647	.5880	.5230	.4690	.4249	.3898	.3624	.3413	.3253	.3133	.3044	.2979	.2932	.2899
	$250	.6649	.5872	.5176	.4554	.4002	.3523	.3114	.2768	.2477	.2232	.2026	.1856	.1716	.1602
53	$120	.6620	.5844	.5186	.4641	.4200	.3851	.3580	.3374	.3219	.3105	.3021	.2961	.2918	.2888
	$250	.6621	.5830	.5120	.4485	.3927	.3447	.3039	.2695	.2406	.2164	.1963	.1799	.1665	.1557
54	$120	.6594	.5809	.5144	.4594	.4152	.3805	.3538	.3337	.3188	.3079	.3000	.2944	.2905	.2878
	$250	.6595	.5788	.5064	.4419	.3856	.3374	.2966	.2623	.2336	.2098	.1903	.1745	.1617	.1515
55	$120	.6570	.5775	.5102	.4548	.4105	.3760	.3497	.3301	.3158	.3054	.2981	.2929	.2893	.2869
	$250	.6569	.5748	.5009	.4354	.3787	.3303	.2894	.2552	.2268	.2035	.1846	.1694	.1572	.1475
56	$120	.6547	.5743	.5061	.4503	.4059	.3717	.3458	.3267	.3129	.3031	.2963	.2915	.2883	.2861
	$250	.6544	.5708	.4956	.4293	.3720	.3233	.2824	.2483	.2203	.1975	.1792	.1645	.1529	.1438
57	$120	.6526	.5711	.5022	.4459	.4015	.3675	.3420	.3235	.3103	.3010	.2946	.2903	.2874	.2855
	$250	.6520	.5670	.4905	.4233	.3655	.3165	.2754	.2416	.2140	.1917	.1740	.1599	.1490	.1404
58	$120	.6506	.5681	.4983	.4416	.3972	.3634	.3384	.3204	.3078	.2990	.2931	.2892	.2866	.2849
	$250	.6498	.5632	.4856	.4175	.3591	.3097	.2687	.2350	.2078	.1861	.1690	.1556	.1453	.1373
	$500	.6498	.5633	.4852	.4153	.3536	.2994	.2524	.2122	.1780	.1493	.1252	.1052	.0887	.0751
59	$120	.6488	.5652	.4946	.4375	.3930	.3594	.3349	.3175	.3054	.2972	.2917	.2882	.2858	.2844
	$250	.6477	.5597	.4808	.4119	.3528	.3031	.2621	.2287	.2019	.1808	.1643	.1515	.1418	.1344
	$500	.6477	.5597	.4801	.4089	.3461	.2912	.2439	.2036	.1696	.1412	.1176	.0982	.0824	.0695
60	$120	.6470	.5624	.4910	.4334	.3889	.3556	.3316	.3148	.3032	.2955	.2905	.2873	.2852	.2839
	$250	.6456	.5564	.4763	.4064	.3467	.2967	.2556	.2225	.1962	.1757	.1598	.1477	.1386	.1318
	$500	.6457	.5563	.4752	.4026	.3387	.2832	.2355	.1952	.1614	.1334	.1103	.0915	.0764	.0642
61	$120	.6454	.5597	.4875	.4295	.3849	.3519	.3284	.3122	.3012	.2940	.2894	.2865	.2847	.2836
	$250	.6438	.5532	.4720	.4011	.3407	.2904	.2494	.2165	.1908	.1708	.1556	.1442	.1357	.1294
	$500	.6438	.5530	.4704	.3965	.3315	.2753	.2273	.1870	.1534	.1258	.1033	.0852	.0707	.0592
62	$120	.6438	.5571	.4841	.4256	.3810	.3484	.3254	.3097	.2993	.2926	.2884	.2858	.2842	.2833
	$250	.6420	.5502	.4678	.3959	.3348	.2842	.2432	.2108	.1855	.1662	.1516	.1409	.1330	.1273
	$500	.6420	.5498	.4657	.3905	.3245	.2676	.2193	.1789	.1456	.1185	.0966	.0791	.0654	.0546
63	$120	.6424	.5547	.4808	.4219	.3773	.3450	.3225	.3074	.2976	.2914	.2875	.2852	.2838	.2830
	$250	.6404	.5474	.4638	.3909	.3291	.2782	.2373	.2051	.1804	.1618	.1479	.1378	.1305	.1253
	$500	.6404	.5468	.4612	.3847	.3176	.2600	.2114	.1710	.1380	.1114	.0901	.0734	.0604	.0503
64	$120	.6411	.5524	.4776	.4183	.3736	.3417	.3197	.3052	.2960	.2902	.2867	.2847	.2835	.2828
	$250	.6390	.5448	.4600	.3860	.3235	.2723	.2315	.1997	.1756	.1576	.1444	.1350	.1283	.1236
	$500	.6389	.5440	.4569	.3790	.3109	.2526	.2037	.1634	.1306	.1045	.0840	.0680	.0557	.0464
	$1,000	.6389	.5440	.4569	.3789	.3104	.2513	.2014	.1597	.1255	.0978	.0756	.0581	.0443	.0336
65	$120	.6399	.5501	.4745	.4148	.3701	.3385	.3171	.3032	.2945	.2892	.2861	.2842	.2832	.2827
	$250	.6377	.5424	.4563	.3812	.3181	.2666	.2259	.1945	.1710	.1537	.1412	.1324	.1263	.1221
	$500	.6376	.5413	.4528	.3736	.3044	.2454	.1961	.1558	.1235	.0980	.0781	.0629	.0514	.0428
	$1,000	.6376	.5413	.4528	.3733	.3036	.2437	.1933	.1515	.1176	.0904	.0689	.0521	.0391	.0292
66	$120	.6388	.5480	.4716	.4114	.3667	.3355	.3147	.3013	.2931	.2883	.2855	.2839	.2830	.2825
	$250	.6366	.5401	.4528	.3767	.3128	.2610	.2204	.1895	.1666	.1500	.1382	.1300	.1245	.1207
	$500	.6364	.5388	.4489	.3683	.2980	.2383	.1887	.1485	.1166	.0917	.0726	.0581	.0474	.0395
	$1,000	.6364	.5388	.4488	.3679	.2969	.2362	.1853	.1436	.1099	.0832	.0624	.0464	.0343	.0251
67	$120	.6377	.5461	.4688	.4081	.3635	.3326	.3123	.2996	.2919	.2875	.2849	.2835	.2828	.2824
	$250	.6356	.5380	.4494	.3722	.3076	.2556	.2151	.1847	.1624	.1465	.1354	.1279	.1229	.1196
	$500	.6353	.5366	.4452	.3632	.2918	.2313	.1815	.1414	.1099	.0856	.0673	.0537	.0438	.0366
	$1,000	.6353	.5366	.4451	.3626	.2904	.2288	.1775	.1357	.1024	.0764	.0563	.0411	.0298	.0214
68	$120	.6368	.5442	.4660	.4049	.3603	.3299	.3102	.2980	.2908	.2867	.2845	.2833	.2826	.2823
	$250	.6347	.5361	.4463	.3680	.3026	.2503	.2100	.1800	.1584	.1433	.1329	.1260	.1215	.1186
	$500	.6344	.5345	.4418	.3583	.2857	.2245	.1744	.1345	.1035	.0799	.0624	.0496	.0405	.0340
	$1,000	.6344	.5345	.4415	.3576	.2841	.2216	.1698	.1281	.0952	.0698	.0505	.0362	.0257	.0182
69	$120	.6360	.5424	.4634	.4018	.3573	.3272	.3081	.2965	.2898	.2861	.2841	.2830	.2825	.2822

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	$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

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 5
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0026	.0101	.0217	.0365	.0741	.1202	.1731	.2317
41	$120	.0000	.0023	.0092	.0201	.0342	.0703	.1150	.1666	.2241
42	$120	.0000	.0020	.0084	.0185	.0319	.0665	.1098	.1602	.2166
43	$120	.0000	.0018	.0076	.0171	.0297	.0628	.1047	.1539	.2093
44	$120	.0000	.0016	.0069	.0157	.0276	.0592	.0998	.1477	.2025
45	$120	.0000	.0014	.0062	.0144	.0255	.0557	.0949	.1415	.1962
46	$120	.0000	.0012	.0055	.0131	.0236	.0523	.0900	.1355	.1903
47	$120	.0000	.0010	.0049	.0119	.0217	.0490	.0853	.1300	.1847
48	$120	.0000	.0009	.0044	.0108	.0199	.0457	.0806	.1247	.1793
49	$120	.0000	.0007	.0039	.0097	.0182	.0426	.0761	.1197	.1740
50	$120	.0000	.0006	.0034	.0087	.0165	.0395	.0718	.1150	.1689
	$250	.0000	.0006	.0034	.0087	.0166	.0398	.0719	.1121	.1594
51	$120	.0000	.0005	.0030	.0077	.0150	.0366	.0678	.1104	.1639
	$250	.0000	.0005	.0030	.0078	.0151	.0368	.0675	.1064	.1524

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
52	$120	.0000	.0004	.0026	.0069	.0135	.0337	.0640	.1060	.1590
	$250	.0000	.0004	.0026	.0069	.0136	.0339	.0632	.1006	.1454
53	$120	.0000	.0004	.0022	.0060	.0121	.0310	.0604	.1016	.1541
	$250	.0000	.0004	.0022	.0061	.0122	.0311	.0590	.0950	.1385
54	$120	.0000	.0003	.0019	.0053	.0108	.0284	.0569	.0974	.1494
	$250	.0000	.0003	.0019	.0053	.0108	.0285	.0548	.0894	.1319
55	$120	.0000	.0002	.0016	.0046	.0095	.0260	.0535	.0932	.1448
	$250	.0000	.0002	.0016	.0046	.0096	.0259	.0508	.0839	.1254
56	$120	.0000	.0002	.0013	.0039	.0084	.0237	.0503	.0891	.1403
	$250	.0000	.0002	.0013	.0040	.0084	.0234	.0468	.0786	.1193
57	$120	.0000	.0001	.0011	.0034	.0073	.0216	.0471	.0852	.1359
	$250	.0000	.0002	.0011	.0034	.0073	.0210	.0430	.0735	.1133
58	$120	.0000	.0001	.0009	.0028	.0063	.0196	.0441	.0813	.1316
	$250	.0000	.0001	.0009	.0029	.0063	.0188	.0392	.0686	.1075
	$500	.0000	.0001	.0009	.0029	.0064	.0188	.0393	.0682	.1053
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

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
67	$120	.0000	.0000	.0001	.0003	.0012	.0067	.0221	.0518	.0981
	$250	.0000	.0000	.0001	.0003	.0009	.0046	.0140	.0324	.0622
	$500	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0282	.0532
	$1,000	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0281	.0526
68	$120	.0000	.0000	.0000	.0002	.0009	.0058	.0202	.0490	.0949
	$250	.0000	.0000	.0000	.0002	.0007	.0037	.0121	.0293	.0580
	$500	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0248	.0483
	$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0245	.0476
69	$120	.0000	.0000	.0000	.0002	.0007	.0050	.0184	.0464	.0918
	$250	.0000	.0000	.0000	.0001	.0005	.0029	.0103	.0263	.0539
	$500	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0215	.0436
	$1,000	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0211	.0427
70	$120	.0000	.0000	.0000	.0001	.0005	.0043	.0168	.0439	.0889
	$250	.0000	.0000	.0000	.0001	.0003	.0022	.0087	.0235	.0499
	$500	.0000	.0000	.0000	.0001	.0003	.0019	.0070	.0185	.0391
	$1,000	.0000	.0000	.0000	.0001	.0003	.0019	.0068	.0180	.0380
71	$120	.0000	.0000	.0000	.0001	.0004	.0036	.0152	.0415	.0860
	$250	.0000	.0000	.0000	.0000	.0002	.0017	.0072	.0208	.0460
	$500	.0000	.0000	.0000	.0000	.0002	.0013	.0055	.0156	.0347
	$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0053	.0150	.0334
72	$120	.0000	.0000	.0000	.0000	.0003	.0030	.0138	.0392	.0833
	$250	.0000	.0000	.0000	.0000	.0001	.0012	.0060	.0183	.0425
	$500	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0307
	$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0040	.0123	.0291
73	$120	.0000	.0000	.0000	.0000	.0002	.0025	.0125	.0372	.0809
	$250	.0000	.0000	.0000	.0000	.0001	.0009	.0049	.0162	.0392
	$500	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0108	.0271
	$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0253
74	$120	.0000	.0000	.0000	.0000	.0002	.0023	.0118	.0359	.0793
	$250	.0000	.0000	.0000	.0000	.0000	.0007	.0042	.0148	.0372
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0094	.0248
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0229

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 5
Effective November 19, 2010

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9216	.9053	.8907	.8774	.8651	.8536	.8427	.8325	.8227	.8134	.8045	.7959	.7876	.7795
2	.9165	.8991	.8835	.8693	.8562	.8440	.8325	.8216	.8112	.8013	.7918	.7826	.7738	.7653
3	.9114	.8929	.8764	.8614	.8474	.8345	.8223	.8107	.7997	.7892	.7792	.7695	.7602	.7512

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
4	.9063	.8867	.8692	.8533	.8386	.8249	.8120	.7998	.7882	.7771	.7665	.7563	.7464	.7370
5	.9012	.8806	.8621	.8453	.8298	.8153	.8017	.7889	.7766	.7650	.7538	.7431	.7327	.7228
6	.8962	.8744	.8550	.8374	.8210	.8058	.7915	.7780	.7651	.7529	.7412	.7299	.7191	.7086
7	.8912	.8684	.8480	.8294	.8123	.7963	.7813	.7671	.7537	.7408	.7286	.7168	.7054	.6945
8	.8863	.8623	.8410	.8215	.8036	.7869	.7712	.7563	.7422	.7288	.7160	.7037	.6919	.6805
9	.8814	.8563	.8340	.8136	.7949	.7774	.7610	.7455	.7308	.7168	.7035	.6906	.6783	.6665
10	.8765	.8503	.8270	.8058	.7862	.7680	.7509	.7348	.7194	.7049	.6910	.6776	.6649	.6526
11	.8717	.8444	.8201	.7980	.7776	.7586	.7408	.7240	.7081	.6929	.6785	.6647	.6514	.6387
12	.8669	.8385	.8132	.7902	.7689	.7492	.7307	.7133	.6967	.6810	.6661	.6518	.6381	.6249
13	.8621	.8326	.8063	.7824	.7603	.7398	.7206	.7025	.6854	.6692	.6537	.6389	.6247	.6111
14	.8573	.8267	.7994	.7746	.7517	.7304	.7105	.6918	.6741	.6573	.6413	.6260	.6114	.5974
15	.8526	.8208	.7925	.7668	.7431	.7211	.7005	.6811	.6628	.6454	.6289	.6132	.5982	.5838
16	.8479	.8150	.7857	.7590	.7345	.7117	.6904	.6704	.6515	.6336	.6166	.6004	.5850	.5702
17	.8432	.8092	.7788	.7512	.7259	.7023	.6803	.6597	.6402	.6218	.6043	.5877	.5718	.5567
18	.8386	.8034	.7719	.7434	.7172	.6929	.6703	.6490	.6290	.6100	.5921	.5750	.5587	.5432
19	.8339	.7976	.7651	.7357	.7086	.6836	.6602	.6383	.6177	.5983	.5798	.5623	.5456	.5297
20	.8293	.7918	.7583	.7279	.7000	.6742	.6502	.6277	.6065	.5865	.5676	.5497	.5326	.5164
21	.8247	.7860	.7514	.7201	.6914	.6648	.6401	.6170	.5952	.5747	.5554	.5370	.5196	.5030
22	.8202	.7802	.7446	.7123	.6827	.6554	.6300	.6063	.5840	.5630	.5432	.5244	.5066	.4897
23	.8156	.7744	.7377	.7045	.6741	.6460	.6199	.5956	.5727	.5513	.5310	.5119	.4937	.4765
24	.8110	.7686	.7309	.6967	.6654	.6366	.6098	.5849	.5615	.5395	.5188	.4993	.4808	.4632
25	.8065	.7629	.7240	.6889	.6567	.6271	.5997	.5741	.5502	.5278	.5067	.4868	.4679	.4500
26	.8020	.7571	.7171	.6810	.6480	.6177	.5896	.5634	.5390	.5161	.4945	.4742	.4550	.4369
27	.7975	.7513	.7103	.6732	.6393	.6082	.5794	.5527	.5277	.5043	.4824	.4617	.4422	.4237
28	.7930	.7456	.7034	.6653	.6306	.5987	.5692	.5419	.5164	.4926	.4702	.4492	.4293	.4106
29	.7885	.7398	.6965	.6575	.6219	.5892	.5591	.5311	.5051	.4808	.4581	.4367	.4165	.3974
30	.7841	.7341	.6896	.6496	.6131	.5797	.5489	.5203	.4938	.4691	.4459	.4241	.4036	.3843
31	.7797	.7284	.6828	.6417	.6043	.5702	.5387	.5096	.4825	.4573	.4337	.4116	.3908	.3712
32	.7753	.7226	.6759	.6338	.5955	.5606	.5284	.4987	.4711	.4455	.4215	.3990	.3779	.3580
33	.7709	.7169	.6690	.6259	.5867	.5510	.5182	.4879	.4598	.4337	.4093	.3864	.3650	.3448
34	.7665	.7112	.6621	.6179	.5779	.5414	.5078	.4769	.4483	.4218	.3970	.3738	.3520	.3316
35	.7622	.7055	.6552	.6100	.5690	.5317	.4975	.4660	.4369	.4098	.3846	.3611	.3390	.3184
36	.7579	.6998	.6483	.6020	.5601	.5220	.4871	.4550	.4253	.3978	.3722	.3483	.3260	.3051
37	.7536	.6941	.6413	.5940	.5512	.5122	.4766	.4439	.4137	.3857	.3597	.3355	.3130	.2920
38	.7494	.6885	.6344	.5860	.5422	.5024	.4661	.4328	.4020	.3736	.3472	.3227	.3000	.2789
39	.7452	.6829	.6275	.5780	.5333	.4927	.4556	.4216	.3903	.3614	.3347	.3100	.2871	.2659
40	.7411	.6773	.6207	.5700	.5243	.4829	.4451	.4105	.3787	.3493	.3223	.2974	.2744	.2531
41	.7370	.6718	.6139	.5621	.5154	.4731	.4346	.3993	.3670	.3373	.3100	.2849	.2618	.2405
42	.7331	.6664	.6072	.5542	.5066	.4634	.4241	.3883	.3554	.3254	.2978	.2726	.2494	.2282
43	.7292	.6611	.6006	.5464	.4978	.4537	.4137	.3772	.3439	.3136	.2858	.2605	.2373	.2161
44	.7254	.6558	.5940	.5387	.4890	.4441	.4033	.3663	.3326	.3019	.2740	.2486	.2254	.2044
45	.7217	.6507	.5875	.5310	.4803	.4345	.3930	.3554	.3213	.2904	.2623	.2369	.2138	.1929
46	.7181	.6456	.5811	.5234	.4716	.4249	.3827	.3446	.3101	.2790	.2508	.2254	.2024	.1817
47	.7146	.6406	.5747	.5159	.4630	.4154	.3725	.3339	.2991	.2677	.2395	.2141	.1913	.1708
48	.7112	.6357	.5685	.5083	.4544	.4059	.3624	.3233	.2882	.2566	.2284	.2031	.1804	.1602
49	.7079	.6309	.5622	.5009	.4459	.3965	.3523	.3127	.2773	.2457	.2174	.1923	.1699	.1499
50	.7047	.6262	.5561	.4934	.4373	.3872	.3423	.3023	.2666	.2349	.2067	.1817	.1595	.1399
51	.7016	.6215	.5500	.4861	.4289	.3779	.3324	.2920	.2561	.2243	.1961	.1713	.1495	.1303
52	.6985	.6170	.5440	.4787	.4205	.3686	.3225	.2817	.2456	.2138	.1858	.1612	.1397	.1209
53	.6956	.6125	.5381	.4715	.4122	.3594	.3128	.2716	.2353	.2035	.1757	.1514	.1302	.1119
54	.6928	.6082	.5322	.4643	.4039	.3503	.3031	.2615	.2251	.1934	.1657	.1418	.1210	.1032
55	.6901	.6039	.5264	.4572	.3957	.3413	.2935	.2516	.2151	.1834	.1560	.1324	.1121	.0948
56	.6875	.5997	.5207	.4502	.3875	.3323	.2839	.2418	.2052	.1736	.1465	.1233	.1035	.0867

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

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 5
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0373	.0775	.1206	.1655	.2588	.3549	.4527	.5518
2	.0000	.0357	.0749	.1172	.1615	.2537	.3486	.4455	.5437
3	.0000	.0341	.0723	.1140	.1577	.2486	.3425	.4384	.5357
4	.0000	.0325	.0699	.1108	.1538	.2435	.3363	.4312	.5277
5	.0000	.0310	.0675	.1077	.1500	.2384	.3301	.4241	.5197
6	.0000	.0296	.0652	.1046	.1462	.2334	.3240	.4170	.5117
7	.0000	.0282	.0629	.1016	.1425	.2284	.3179	.4100	.5038
8	.0000	.0268	.0607	.0986	.1388	.2235	.3119	.4029	.4959
9	.0000	.0255	.0586	.0957	.1352	.2186	.3059	.3960	.4880
10	.0000	.0243	.0565	.0928	.1316	.2137	.2999	.3890	.4802
11	.0000	.0231	.0545	.0900	.1280	.2089	.2940	.3821	.4723
12	.0000	.0220	.0525	.0872	.1245	.2040	.2881	.3751	.4645
13	.0000	.0209	.0505	.0844	.1210	.1993	.2822	.3682	.4567
14	.0000	.0199	.0486	.0817	.1176	.1945	.2763	.3614	.4489
15	.0000	.0189	.0467	.0790	.1141	.1898	.2704	.3545	.4411
16	.0000	.0179	.0449	.0764	.1107	.1851	.2646	.3476	.4334
17	.0000	.0169	.0430	.0738	.1074	.1804	.2588	.3408	.4256
18	.0000	.0160	.0413	.0712	.1040	.1758	.2529	.3339	.4178
19	.0000	.0151	.0395	.0686	.1007	.1711	.2471	.3271	.4100
20	.0000	.0143	.0378	.0661	.0975	.1665	.2413	.3202	.4023
21	.0000	.0134	.0361	.0636	.0942	.1619	.2355	.3134	.3945

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

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
66	.0000	.0000	.0001	.0004	.0013	.0056	.0156	.0334	.0608
67	.0000	.0000	.0001	.0003	.0009	.0045	.0132	.0295	.0553
68	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0257	.0500
69	.0000	.0000	.0000	.0001	.0005	.0027	.0090	.0222	.0448
70	.0000	.0000	.0000	.0001	.0003	.0020	.0072	.0189	.0399
71	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0157	.0350
72	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0306
73	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0105	.0265
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0090	.0240

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 5
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	$120	.7407	.6767	.6199	.5690	.5230	.4831	.4506	.4238	.4015	.3829	.3671	.3538	.3427	.3337
41	$120	.7366	.6712	.6131	.5610	.5144	.4755	.4436	.4173	.3953	.3770	.3615	.3486	.3382	.3299
42	$120	.7327	.6658	.6064	.5532	.5066	.4684	.4370	.4110	.3893	.3712	.3561	.3440	.3342	.3264
43	$120	.7288	.6605	.5997	.5455	.4994	.4617	.4306	.4048	.3834	.3656	.3512	.3397	.3305	.3232
44	$120	.7250	.6552	.5931	.5383	.4927	.4553	.4244	.3989	.3777	.3604	.3467	.3358	.3271	.3202
45	$120	.7213	.6501	.5867	.5317	.4864	.4491	.4184	.3930	.3722	.3556	.3425	.3322	.3240	.3175
46	$120	.7178	.6450	.5804	.5255	.4803	.4430	.4124	.3872	.3671	.3512	.3386	.3287	.3210	.3150
47	$120	.7143	.6400	.5745	.5196	.4743	.4371	.4065	.3819	.3623	.3470	.3349	.3255	.3183	.3128
48	$120	.7109	.6351	.5690	.5139	.4685	.4313	.4009	.3768	.3578	.3430	.3314	.3226	.3159	.3108
49	$120	.7076	.6304	.5638	.5084	.4629	.4255	.3955	.3719	.3535	.3392	.3282	.3199	.3136	.3089
50	$120	.7043	.6259	.5588	.5031	.4572	.4200	.3904	.3673	.3493	.3356	.3252	.3174	.3116	.3073
	$250	.7046	.6260	.5558	.4931	.4369	.3869	.3437	.3069	.2757	.2492	.2268	.2080	.1920	.1788
51	$120	.7012	.6217	.5540	.4978	.4517	.4146	.3855	.3628	.3454	.3322	.3224	.3151	.3097	.3058
	$250	.7015	.6214	.5497	.4857	.4285	.3783	.3353	.2987	.2678	.2417	.2198	.2013	.1860	.1733
52	$120	.6982	.6176	.5493	.4926	.4463	.4095	.3807	.3585	.3417	.3291	.3198	.3130	.3080	.3045
	$250	.6984	.6168	.5437	.4784	.4203	.3700	.3271	.2908	.2602	.2344	.2128	.1950	.1803	.1683
53	$120	.6953	.6138	.5448	.4875	.4411	.4045	.3761	.3544	.3382	.3261	.3174	.3110	.3065	.3033
	$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

		Maximum Loss Ratio													
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	$500	.6804	.5880	.5043	.4296	.3635	.3059	.2562	.2139	.1782	.1483	.1236	.1032	.0865	.0730
60	$120	.6796	.5907	.5157	.4553	.4085	.3735	.3483	.3306	.3185	.3104	.3052	.3018	.2996	.2983
	$250	.6782	.5844	.5004	.4269	.3642	.3116	.2685	.2338	.2061	.1845	.1679	.1552	.1456	.1385
	$500	.6782	.5843	.4991	.4230	.3558	.2974	.2474	.2051	.1696	.1401	.1159	.0962	.0802	.0674
61	$120	.6779	.5879	.5121	.4511	.4043	.3697	.3450	.3279	.3164	.3088	.3040	.3009	.2990	.2979
	$250	.6762	.5811	.4958	.4213	.3579	.3050	.2619	.2275	.2004	.1794	.1634	.1514	.1425	.1359
	$500	.6763	.5808	.4941	.4165	.3482	.2892	.2388	.1964	.1611	.1321	.1085	.0895	.0743	.0622
62	$120	.6763	.5852	.5085	.4471	.4002	.3659	.3418	.3253	.3144	.3074	.3029	.3002	.2986	.2976
	$250	.6744	.5780	.4914	.4159	.3517	.2985	.2555	.2214	.1948	.1745	.1593	.1480	.1397	.1337
	$500	.6744	.5775	.4892	.4102	.3409	.2811	.2304	.1880	.1530	.1244	.1014	.0831	.0687	.0573
63	$120	.6748	.5827	.5050	.4432	.3963	.3623	.3387	.3229	.3126	.3060	.3020	.2996	.2981	.2973
	$250	.6727	.5750	.4872	.4106	.3457	.2922	.2492	.2155	.1895	.1699	.1554	.1447	.1371	.1316
	$500	.6727	.5744	.4845	.4041	.3336	.2731	.2221	.1797	.1450	.1170	.0947	.0771	.0634	.0528
64	$120	.6734	.5802	.5017	.4394	.3925	.3589	.3358	.3206	.3109	.3048	.3012	.2990	.2978	.2971
	$250	.6712	.5723	.4831	.4054	.3398	.2860	.2432	.2098	.1844	.1655	.1517	.1418	.1347	.1298
	$500	.6711	.5714	.4800	.3981	.3266	.2654	.2140	.1716	.1372	.1098	.0882	.0714	.0585	.0487
	$1,000	.6711	.5714	.4800	.3980	.3260	.2640	.2115	.1678	.1318	.1027	.0794	.0610	.0465	.0353
65	$120	.6721	.5779	.4985	.4357	.3888	.3556	.3331	.3185	.3093	.3038	.3005	.2986	.2975	.2969
	$250	.6699	.5697	.4793	.4005	.3341	.2800	.2372	.2043	.1796	.1614	.1483	.1391	.1326	.1282
	$500	.6697	.5686	.4756	.3924	.3197	.2577	.2060	.1637	.1297	.1029	.0820	.0661	.0540	.0449
	$1,000	.6697	.5686	.4756	.3921	.3189	.2560	.2030	.1592	.1235	.0949	.0723	.0547	.0411	.0306
66	$120	.6710	.5757	.4954	.4321	.3852	.3524	.3305	.3165	.3079	.3028	.2998	.2982	.2973	.2968
	$250	.6687	.5673	.4756	.3956	.3285	.2742	.2315	.1990	.1750	.1575	.1452	.1366	.1308	.1268
	$500	.6684	.5660	.4716	.3869	.3130	.2503	.1982	.1560	.1225	.0963	.0762	.0611	.0498	.0415
	$1,000	.6685	.5660	.4715	.3864	.3119	.2481	.1947	.1508	.1154	.0874	.0656	.0488	.0360	.0264
67	$120	.6699	.5736	.4924	.4286	.3818	.3494	.3281	.3147	.3066	.3019	.2993	.2978	.2971	.2966
	$250	.6676	.5651	.4721	.3910	.3231	.2685	.2260	.1940	.1706	.1539	.1423	.1344	.1291	.1256
	$500	.6673	.5636	.4677	.3815	.3065	.2430	.1906	.1485	.1154	.0900	.0707	.0564	.0460	.0384
	$1,000	.6673	.5636	.4675	.3809	.3051	.2403	.1864	.1426	.1076	.0802	.0591	.0432	.0313	.0225
68	$120	.6689	.5716	.4895	.4253	.3785	.3465	.3258	.3130	.3055	.3012	.2988	.2976	.2969	.2966
	$250	.6667	.5631	.4688	.3865	.3179	.2629	.2206	.1891	.1664	.1505	.1396	.1324	.1276	.1246
	$500	.6663	.5615	.4640	.3764	.3002	.2358	.1832	.1413	.1087	.0839	.0655	.0521	.0425	.0357
	$1,000	.6663	.5614	.4638	.3756	.2984	.2327	.1784	.1346	.1000	.0733	.0531	.0380	.0270	.0191
69	$120	.6681	.5698	.4868	.4221	.3753	.3437	.3236	.3115	.3044	.3005	.2984	.2973	.2968	.2965
	$250	.6659	.5612	.4656	.3822	.3128	.2576	.2154	.1845	.1625	.1474	.1372	.1306	.1263	.1237
	$500	.6655	.5595	.4606	.3715	.2940	.2288	.1759	.1342	.1022	.0782	.0607	.0482	.0394	.0333
	$1,000	.6655	.5594	.4602	.3704	.2919	.2252	.1705	.1267	.0926	.0667	.0474	.0333	.0231	.0160
70	$120	.6673	.5680	.4841	.4190	.3723	.3411	.3216	.3100	.3035	.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

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 5
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0027	.0106	.0228	.0384	.0779	.1263	.1818	.2433
41	$120	.0000	.0024	.0097	.0211	.0359	.0738	.1208	.1750	.2354
42	$120	.0000	.0021	.0088	.0195	.0335	.0699	.1154	.1683	.2275
43	$120	.0000	.0019	.0080	.0179	.0312	.0660	.1100	.1617	.2198
44	$120	.0000	.0016	.0072	.0165	.0290	.0622	.1048	.1551	.2127
45	$120	.0000	.0014	.0065	.0151	.0268	.0585	.0996	.1486	.2061
46	$120	.0000	.0012	.0058	.0138	.0248	.0549	.0946	.1424	.1999
47	$120	.0000	.0011	.0052	.0125	.0228	.0515	.0896	.1365	.1940
48	$120	.0000	.0009	.0046	.0113	.0209	.0481	.0847	.1310	.1883
49	$120	.0000	.0008	.0041	.0102	.0191	.0447	.0800	.1258	.1828
50	$120	.0000	.0007	.0036	.0091	.0174	.0415	.0755	.1208	.1774
	$250	.0000	.0007	.0036	.0092	.0175	.0418	.0756	.1178	.1674
51	$120	.0000	.0006	.0031	.0081	.0157	.0384	.0712	.1160	.1722
	$250	.0000	.0006	.0031	.0082	.0158	.0386	.0709	.1117	.1601
52	$120	.0000	.0005	.0027	.0072	.0142	.0354	.0672	.1113	.1670
	$250	.0000	.0005	.0027	.0073	.0143	.0356	.0664	.1057	.1528
53	$120	.0000	.0004	.0023	.0063	.0127	.0325	.0634	.1067	.1619
	$250	.0000	.0004	.0023	.0064	.0128	.0327	.0619	.0998	.1455
54	$120	.0000	.0003	.0020	.0055	.0113	.0298	.0597	.1023	.1569
	$250	.0000	.0003	.0020	.0056	.0114	.0299	.0576	.0939	.1385
55	$120	.0000	.0002	.0017	.0048	.0100	.0273	.0562	.0979	.1521
	$250	.0000	.0003	.0017	.0048	.0101	.0272	.0533	.0882	.1318
56	$120	.0000	.0002	.0014	.0041	.0088	.0249	.0528	.0936	.1474
	$250	.0000	.0002	.0014	.0042	.0089	.0246	.0492	.0825	.1253
57	$120	.0000	.0002	.0011	.0035	.0077	.0227	.0495	.0895	.1428
	$250	.0000	.0002	.0012	.0036	.0077	.0221	.0451	.0772	.1190
58	$120	.0000	.0001	.0009	.0030	.0066	.0206	.0463	.0854	.1383

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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
	$250	.0000	.0000	.0000	.0001	.0003	.0024	.0091	.0246	.0524
	$500	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0194	.0411
	$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0072	.0189	.0399
71	$120	.0000	.0000	.0000	.0001	.0004	.0038	.0160	.0435	.0903
	$250	.0000	.0000	.0000	.0000	.0002	.0018	.0076	.0218	.0484
	$500	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0163	.0365
	$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0158	.0350
72	$120	.0000	.0000	.0000	.0000	.0003	.0032	.0145	.0412	.0875
	$250	.0000	.0000	.0000	.0000	.0001	.0013	.0063	.0193	.0446
	$500	.0000	.0000	.0000	.0000	.0001	.0009	.0044	.0137	.0323
	$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0306
73	$120	.0000	.0000	.0000	.0000	.0002	.0027	.0132	.0391	.0850
	$250	.0000	.0000	.0000	.0000	.0001	.0009	.0051	.0170	.0412
	$500	.0000	.0000	.0000	.0000	.0000	.0006	.0033	.0113	.0284
	$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0105	.0266
74	$120	.0000	.0000	.0000	.0000	.0002	.0024	.0124	.0377	.0833
	$250	.0000	.0000	.0000	.0000	.0000	.0007	.0045	.0156	.0391
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0027	.0099	.0260
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0090	.0240

*Single Loss Limit values are expressed in thousands of dollars.

NEW SECTION

WAC 296-17B-960 Hazard Group 6 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 6
Effective November 19, 2010

	Maximum Loss Ratio													
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.8825	.8680	.8551	.8433	.8324	.8222	.8125	.8034	.7946	.7863	.7783	.7706	.7631	.7560
2	.8778	.8624	.8486	.8360	.8244	.8135	.8032	.7935	.7842	.7753	.7668	.7586	.7507	.7430
3	.8732	.8568	.8422	.8288	.8164	.8049	.7939	.7836	.7738	.7644	.7553	.7466	.7383	.7302
4	.8686	.8512	.8357	.8215	.8084	.7961	.7846	.7737	.7632	.7533	.7438	.7346	.7257	.7172
5	.8639	.8456	.8292	.8142	.8004	.7874	.7753	.7637	.7527	.7422	.7322	.7225	.7132	.7043
6	.8594	.8400	.8228	.8070	.7924	.7787	.7659	.7538	.7422	.7312	.7206	.7105	.7007	.6913
7	.8548	.8345	.8163	.7997	.7844	.7701	.7566	.7439	.7317	.7202	.7091	.6985	.6883	.6784
8	.8503	.8290	.8099	.7925	.7764	.7614	.7473	.7339	.7213	.7092	.6976	.6865	.6758	.6655
9	.8458	.8234	.8034	.7852	.7684	.7527	.7380	.7240	.7108	.6982	.6861	.6745	.6634	.6527
10	.8413	.8179	.7970	.7780	.7604	.7441	.7287	.7141	.7003	.6872	.6746	.6626	.6510	.6399
11	.8368	.8124	.7907	.7708	.7525	.7354	.7194	.7042	.6899	.6762	.6632	.6506	.6386	.6271
12	.8324	.8070	.7843	.7636	.7445	.7268	.7101	.6944	.6794	.6652	.6517	.6387	.6263	.6144
13	.8279	.8015	.7779	.7564	.7366	.7181	.7008	.6845	.6690	.6543	.6402	.6268	.6140	.6016
14	.8235	.7960	.7715	.7492	.7286	.7094	.6915	.6746	.6585	.6433	.6288	.6149	.6017	.5890
15	.8191	.7906	.7651	.7420	.7206	.7008	.6822	.6646	.6481	.6323	.6174	.6031	.5894	.5763
16	.8147	.7852	.7588	.7348	.7126	.6921	.6728	.6547	.6376	.6214	.6059	.5912	.5771	.5637
17	.8104	.7797	.7524	.7275	.7046	.6834	.6635	.6448	.6272	.6104	.5945	.5794	.5649	.5511
18	.8060	.7743	.7460	.7203	.6966	.6747	.6542	.6349	.6167	.5995	.5831	.5676	.5527	.5385
19	.8016	.7689	.7396	.7130	.6886	.6660	.6448	.6249	.6062	.5885	.5717	.5557	.5405	.5260
20	.7973	.7634	.7332	.7058	.6806	.6572	.6354	.6150	.5958	.5776	.5603	.5439	.5283	.5134
21	.7929	.7580	.7268	.6985	.6725	.6485	.6260	.6050	.5852	.5666	.5489	.5321	.5161	.5009
22	.7886	.7526	.7204	.6912	.6644	.6397	.6166	.5950	.5747	.5556	.5375	.5203	.5040	.4884
23	.7843	.7471	.7140	.6839	.6563	.6309	.6072	.5850	.5642	.5446	.5261	.5085	.4918	.4759
24	.7800	.7417	.7075	.6766	.6482	.6220	.5977	.5750	.5536	.5336	.5146	.4967	.4796	.4634
25	.7757	.7362	.7010	.6692	.6401	.6132	.5882	.5649	.5431	.5225	.5032	.4848	.4674	.4509
26	.7714	.7307	.6946	.6618	.6319	.6043	.5787	.5548	.5325	.5115	.4917	.4729	.4552	.4383
27	.7671	.7253	.6881	.6544	.6237	.5954	.5691	.5447	.5218	.5004	.4802	.4611	.4430	.4258
28	.7628	.7198	.6815	.6470	.6154	.5864	.5595	.5345	.5111	.4892	.4686	.4491	.4307	.4132
29	.7585	.7143	.6750	.6395	.6072	.5774	.5499	.5243	.5005	.4781	.4570	.4372	.4184	.4006
30	.7542	.7088	.6685	.6321	.5989	.5684	.5402	.5141	.4897	.4669	.4454	.4252	.4060	.3879
31	.7500	.7034	.6619	.6246	.5906	.5593	.5305	.5038	.4789	.4556	.4337	.4131	.3937	.3752
32	.7457	.6979	.6554	.6170	.5822	.5502	.5208	.4935	.4681	.4443	.4220	.4010	.3812	.3624
33	.7415	.6924	.6488	.6095	.5738	.5411	.5110	.4831	.4572	.4329	.4102	.3888	.3686	.3496
34	.7372	.6869	.6422	.6019	.5653	.5319	.5011	.4726	.4462	.4215	.3983	.3765	.3560	.3366
35	.7330	.6814	.6355	.5943	.5569	.5227	.4912	.4621	.4351	.4099	.3863	.3641	.3433	.3236
36	.7288	.6759	.6289	.5866	.5483	.5133	.4812	.4515	.4239	.3982	.3742	.3516	.3305	.3106
37	.7246	.6704	.6222	.5789	.5397	.5039	.4711	.4408	.4127	.3865	.3620	.3391	.3176	.2976
38	.7205	.6649	.6155	.5712	.5311	.4945	.4609	.4300	.4013	.3746	.3497	.3265	.3048	.2846

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
39	.7164	.6594	.6088	.5635	.5224	.4850	.4507	.4191	.3899	.3627	.3374	.3139	.2921	.2718
40	.7123	.6539	.6022	.5557	.5138	.4755	.4405	.4082	.3784	.3508	.3252	.3015	.2795	.2591
41	.7083	.6486	.5956	.5480	.5051	.4660	.4302	.3973	.3670	.3389	.3130	.2891	.2670	.2465
42	.7043	.6432	.5890	.5404	.4965	.4565	.4200	.3864	.3556	.3271	.3010	.2769	.2547	.2342
43	.7005	.6380	.5825	.5328	.4878	.4470	.4097	.3756	.3442	.3155	.2891	.2649	.2426	.2222
44	.6967	.6328	.5760	.5252	.4793	.4375	.3995	.3647	.3330	.3039	.2773	.2530	.2307	.2104
45	.6930	.6277	.5696	.5176	.4707	.4281	.3893	.3540	.3218	.2924	.2657	.2413	.2191	.1988
46	.6894	.6226	.5633	.5101	.4621	.4186	.3792	.3433	.3107	.2811	.2542	.2298	.2077	.1876
47	.6858	.6176	.5570	.5026	.4536	.4092	.3690	.3327	.2997	.2699	.2429	.2185	.1965	.1766
48	.6824	.6127	.5507	.4951	.4450	.3998	.3590	.3221	.2889	.2589	.2318	.2075	.1855	.1658
49	.6790	.6079	.5445	.4877	.4365	.3904	.3490	.3116	.2781	.2479	.2208	.1966	.1749	.1554
50	.6757	.6031	.5383	.4802	.4280	.3811	.3390	.3012	.2674	.2371	.2101	.1859	.1644	.1453
51	.6725	.5984	.5322	.4728	.4196	.3718	.3291	.2909	.2568	.2265	.1995	.1755	.1542	.1354
52	.6693	.5938	.5261	.4655	.4112	.3626	.3193	.2807	.2464	.2159	.1890	.1653	.1443	.1259
53	.6663	.5892	.5201	.4582	.4028	.3534	.3095	.2705	.2360	.2056	.1788	.1553	.1347	.1166
54	.6634	.5847	.5141	.4509	.3945	.3443	.2998	.2604	.2258	.1954	.1688	.1455	.1253	.1077
55	.6605	.5803	.5082	.4437	.3862	.3352	.2901	.2505	.2157	.1854	.1589	.1360	.1162	.0991
56	.6578	.5760	.5024	.4366	.3780	.3262	.2806	.2406	.2058	.1755	.1493	.1267	.1073	.0907
57	.6551	.5718	.4967	.4296	.3699	.3172	.2711	.2308	.1959	.1658	.1399	.1177	.0988	.0828
58	.6526	.5677	.4911	.4226	.3618	.3084	.2617	.2212	.1862	.1563	.1307	.1090	.0906	.0751
59	.6502	.5638	.4856	.4157	.3539	.2996	.2524	.2116	.1767	.1469	.1217	.1005	.0827	.0678
60	.6479	.5599	.4802	.4090	.3460	.2909	.2432	.2022	.1673	.1378	.1130	.0923	.0751	.0609
61	.6457	.5563	.4750	.4023	.3382	.2823	.2341	.1929	.1581	.1288	.1045	.0844	.0678	.0543
62	.6437	.5527	.4699	.3958	.3305	.2738	.2251	.1837	.1490	.1201	.0963	.0768	.0609	.0481
63	.6419	.5494	.4650	.3895	.3230	.2654	.2162	.1747	.1401	.1116	.0883	.0695	.0544	.0423
64	.6402	.5462	.4603	.3833	.3156	.2571	.2074	.1658	.1314	.1033	.0806	.0625	.0482	.0369
65	.6386	.5432	.4557	.3772	.3083	.2489	.1988	.1570	.1229	.0953	.0733	.0559	.0424	.0319
66	.6372	.5405	.4514	.3713	.3011	.2409	.1902	.1485	.1146	.0875	.0662	.0497	.0370	.0273
67	.6359	.5379	.4472	.3656	.2941	.2329	.1818	.1400	.1065	.0800	.0595	.0438	.0319	.0231
68	.6348	.5355	.4433	.3601	.2872	.2251	.1735	.1318	.0986	.0728	.0531	.0383	.0273	.0194
69	.6339	.5334	.4396	.3547	.2805	.2174	.1654	.1236	.0909	.0659	.0470	.0332	.0231	.0160
70	.6331	.5314	.4361	.3496	.2739	.2098	.1574	.1157	.0835	.0593	.0414	.0285	.0194	.0130
71	.6324	.5297	.4328	.3445	.2673	.2022	.1493	.1078	.0762	.0528	.0360	.0241	.0159	.0104
72	.6319	.5282	.4298	.3399	.2611	.1950	.1417	.1004	.0694	.0470	.0312	.0203	.0130	.0082
73	.6316	.5270	.4272	.3356	.2553	.1881	.1345	.0934	.0632	.0417	.0269	.0170	.0105	.0064
74	.6314	.5263	.4256	.3329	.2516	.1837	.1299	.0890	.0593	.0384	.0243	.0151	.0091	.0054

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 6
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0366	.0759	.1177	.1613	.2515	.3440	.4381	.5333
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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
7	.0000	.0282	.0625	.1004	.1403	.2238	.3105	.3993	.4897
8	.0000	.0269	.0605	.0977	.1369	.2193	.3050	.3929	.4825
9	.0000	.0257	.0585	.0950	.1336	.2148	.2994	.3864	.4752
10	.0000	.0246	.0566	.0923	.1303	.2103	.2939	.3800	.4680
11	.0000	.0234	.0547	.0897	.1270	.2058	.2884	.3737	.4608
12	.0000	.0224	.0528	.0871	.1237	.2014	.2830	.3673	.4536
13	.0000	.0213	.0509	.0845	.1205	.1969	.2775	.3609	.4464
14	.0000	.0203	.0491	.0820	.1172	.1925	.2720	.3545	.4392
15	.0000	.0194	.0473	.0794	.1140	.1881	.2666	.3481	.4320
16	.0000	.0184	.0456	.0769	.1109	.1837	.2612	.3418	.4248
17	.0000	.0175	.0439	.0745	.1077	.1794	.2557	.3354	.4175
18	.0000	.0166	.0422	.0720	.1046	.1750	.2503	.3290	.4103
19	.0000	.0158	.0405	.0696	.1014	.1706	.2449	.3226	.4030
20	.0000	.0149	.0388	.0672	.0983	.1663	.2394	.3162	.3958
21	.0000	.0141	.0372	.0648	.0952	.1619	.2340	.3098	.3885
22	.0000	.0133	.0356	.0624	.0922	.1576	.2286	.3034	.3812
23	.0000	.0126	.0340	.0601	.0891	.1533	.2231	.2970	.3739
24	.0000	.0118	.0325	.0578	.0861	.1490	.2177	.2905	.3666
25	.0000	.0111	.0310	.0555	.0831	.1447	.2122	.2840	.3592
26	.0000	.0104	.0295	.0532	.0801	.1404	.2067	.2776	.3518
27	.0000	.0097	.0280	.0510	.0771	.1361	.2013	.2711	.3444
28	.0000	.0091	.0266	.0488	.0742	.1318	.1958	.2645	.3370
29	.0000	.0085	.0252	.0466	.0713	.1275	.1903	.2580	.3295
30	.0000	.0079	.0238	.0444	.0684	.1232	.1848	.2515	.3221
31	.0000	.0073	.0224	.0423	.0655	.1190	.1794	.2449	.3146
32	.0000	.0067	.0211	.0402	.0626	.1147	.1739	.2384	.3070
33	.0000	.0062	.0198	.0381	.0598	.1105	.1684	.2318	.2995
34	.0000	.0057	.0186	.0361	.0570	.1062	.1629	.2252	.2919
35	.0000	.0052	.0174	.0341	.0542	.1020	.1574	.2185	.2843
36	.0000	.0048	.0162	.0321	.0515	.0978	.1519	.2119	.2766
37	.0000	.0043	.0150	.0302	.0488	.0936	.1464	.2052	.2689
38	.0000	.0039	.0139	.0283	.0461	.0895	.1409	.1985	.2612
39	.0000	.0035	.0129	.0265	.0435	.0854	.1354	.1918	.2535
40	.0000	.0032	.0118	.0247	.0409	.0813	.1299	.1852	.2457
41	.0000	.0028	.0108	.0230	.0384	.0773	.1246	.1786	.2380
42	.0000	.0025	.0099	.0213	.0360	.0733	.1192	.1720	.2304
43	.0000	.0022	.0090	.0197	.0337	.0695	.1140	.1655	.2228
44	.0000	.0020	.0082	.0182	.0314	.0657	.1088	.1590	.2152
45	.0000	.0017	.0074	.0167	.0292	.0620	.1037	.1526	.2076
46	.0000	.0015	.0067	.0153	.0270	.0584	.0986	.1463	.2001
47	.0000	.0013	.0060	.0140	.0250	.0548	.0936	.1400	.1926
48	.0000	.0011	.0053	.0127	.0230	.0514	.0887	.1337	.1851
49	.0000	.0010	.0047	.0115	.0211	.0480	.0839	.1275	.1777
50	.0000	.0008	.0042	.0104	.0193	.0447	.0791	.1213	.1702

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

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 6
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7119	.6533	.6013	.5547	.5125	.4761	.4468	.4230	.4032	.3867	.3727	.3610	.3511	.3432
41	$120	.7079	.6479	.5947	.5470	.5042	.4689	.4404	.4170	.3975	.3813	.3676	.3562	.3471	.3398
42	$120	.7039	.6426	.5881	.5393	.4968	.4624	.4343	.4112	.3920	.3760	.3626	.3520	.3435	.3367
43	$120	.7001	.6374	.5816	.5318	.4900	.4561	.4284	.4056	.3866	.3708	.3582	.3482	.3402	.3339
44	$120	.6963	.6322	.5752	.5249	.4837	.4502	.4227	.4000	.3813	.3661	.3541	.3447	.3372	.3313
45	$120	.6926	.6271	.5688	.5186	.4778	.4444	.4171	.3946	.3762	.3618	.3504	.3414	.3344	.3289
46	$120	.6890	.6220	.5626	.5127	.4720	.4388	.4116	.3893	.3716	.3577	.3469	.3384	.3318	.3267
47	$120	.6854	.6170	.5569	.5071	.4665	.4333	.4061	.3843	.3673	.3540	.3436	.3356	.3294	.3248
48	$120	.6820	.6121	.5516	.5017	.4610	.4278	.4009	.3797	.3632	.3504	.3405	.3330	.3273	.3230
49	$120	.6786	.6074	.5465	.4965	.4556	.4224	.3959	.3753	.3593	.3470	.3376	.3306	.3253	.3214
50	$120	.6753	.6029	.5417	.4914	.4503	.4172	.3912	.3711	.3556	.3438	.3350	.3284	.3236	.3200
	$250	.6756	.6029	.5380	.4798	.4275	.3810	.3409	.3069	.2782	.2538	.2332	.2158	.2010	.1887
51	$120	.6721	.5987	.5370	.4863	.4450	.4122	.3867	.3670	.3520	.3408	.3325	.3264	.3220	.3188

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
	$250	.6723	.5982	.5319	.4725	.4191	.3725	.3328	.2991	.2707	.2467	.2264	.2094	.1952	.1836
52	$120	.6690	.5947	.5325	.4813	.4400	.4075	.3823	.3631	.3487	.3380	.3302	.3246	.3205	.3177
	$250	.6692	.5936	.5258	.4651	.4111	.3645	.3250	.2915	.2634	.2397	.2198	.2033	.1898	.1788
53	$120	.6660	.5909	.5280	.4764	.4351	.4029	.3781	.3594	.3456	.3354	.3281	.3229	.3192	.3167
	$250	.6662	.5890	.5198	.4578	.4034	.3568	.3174	.2842	.2562	.2328	.2135	.1976	.1847	.1743
54	$120	.6632	.5872	.5237	.4716	.4304	.3984	.3740	.3559	.3426	.3330	.3262	.3214	.3181	.3158
	$250	.6632	.5845	.5139	.4508	.3961	.3494	.3100	.2769	.2492	.2262	.2075	.1922	.1800	.1701
55	$120	.6606	.5837	.5193	.4670	.4257	.3940	.3701	.3526	.3398	.3308	.3245	.3201	.3171	.3151
	$250	.6604	.5801	.5080	.4441	.3890	.3422	.3027	.2697	.2423	.2199	.2018	.1872	.1755	.1662
56	$120	.6581	.5803	.5151	.4625	.4212	.3898	.3664	.3494	.3372	.3287	.3228	.3189	.3162	.3144
	$250	.6577	.5758	.5023	.4376	.3821	.3351	.2955	.2627	.2357	.2139	.1963	.1823	.1712	.1625
57	$120	.6558	.5770	.5111	.4581	.4168	.3857	.3628	.3464	.3348	.3268	.3214	.3178	.3154	.3138
	$250	.6550	.5716	.4968	.4314	.3754	.3281	.2885	.2559	.2294	.2081	.1911	.1778	.1673	.1592
58	$120	.6537	.5737	.5071	.4538	.4126	.3818	.3594	.3435	.3325	.3250	.3201	.3168	.3147	.3134
	$250	.6525	.5676	.4916	.4254	.3688	.3212	.2816	.2493	.2233	.2025	.1862	.1735	.1636	.1561
	$500	.6526	.5677	.4910	.4225	.3616	.3082	.2617	.2218	.1879	.1592	.1350	.1149	.0982	.0844
59	$120	.6516	.5706	.5032	.4495	.4084	.3779	.3561	.3408	.3304	.3234	.3189	.3160	.3141	.3129
	$250	.6501	.5637	.4866	.4196	.3624	.3144	.2749	.2429	.2174	.1972	.1815	.1694	.1602	.1533
	$500	.6502	.5637	.4855	.4156	.3537	.2995	.2528	.2129	.1791	.1507	.1271	.1076	.0916	.0785
60	$120	.6497	.5676	.4995	.4454	.4044	.3743	.3529	.3383	.3284	.3220	.3178	.3152	.3136	.3126
	$250	.6478	.5601	.4818	.4138	.3560	.3078	.2684	.2367	.2117	.1921	.1771	.1657	.1571	.1507
	$500	.6479	.5599	.4802	.4089	.3459	.2911	.2440	.2041	.1705	.1426	.1195	.1006	.0852	.0729
61	$120	.6478	.5647	.4958	.4414	.4004	.3707	.3499	.3359	.3266	.3206	.3169	.3146	.3131	.3123
	$250	.6457	.5566	.4772	.4082	.3497	.3013	.2620	.2307	.2062	.1873	.1729	.1622	.1542	.1484
	$500	.6457	.5562	.4749	.4022	.3382	.2828	.2355	.1955	.1622	.1346	.1121	.0939	.0793	.0676
62	$120	.6461	.5620	.4923	.4376	.3966	.3673	.3471	.3336	.3249	.3194	.3160	.3140	.3128	.3121
	$250	.6437	.5534	.4727	.4028	.3437	.2950	.2558	.2248	.2009	.1827	.1690	.1589	.1516	.1463
	$500	.6437	.5527	.4699	.3958	.3308	.2747	.2270	.1871	.1540	.1270	.1051	.0876	.0737	.0627
63	$120	.6445	.5593	.4888	.4338	.3929	.3641	.3444	.3315	.3234	.3183	.3153	.3135	.3125	.3119
	$250	.6419	.5503	.4684	.3974	.3377	.2888	.2497	.2192	.1959	.1783	.1654	.1559	.1492	.1444
	$500	.6418	.5494	.4650	.3895	.3235	.2668	.2188	.1788	.1461	.1195	.0983	.0815	.0684	.0582
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

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	$120	.6371	.5458	.4704	.4133	.3734	.3473	.3313	.3220	.3168	.3140	.3125	.3118	.3115	.3113
	$250	.6344	.5357	.4462	.3688	.3050	.2549	.2171	.1896	.1704	.1573	.1486	.1430	.1394	.1372
	$500	.6339	.5335	.4401	.3561	.2832	.2221	.1725	.1333	.1033	.0808	.0644	.0526	.0443	.0385
	$1,000	.6339	.5334	.4396	.3547	.2805	.2175	.1655	.1239	.0913	.0663	.0476	.0339	.0240	.0169
70	$120	.6363	.5440	.4678	.4103	.3706	.3450	.3296	.3208	.3160	.3136	.3123	.3117	.3114	.3113
	$250	.6336	.5339	.4431	.3645	.3001	.2498	.2123	.1854	.1669	.1546	.1466	.1416	.1385	.1366
	$500	.6331	.5316	.4367	.3513	.2771	.2152	.1654	.1265	.0971	.0754	.0599	.0490	.0415	.0364
	$1,000	.6331	.5314	.4361	.3496	.2739	.2099	.1576	.1160	.0839	.0598	.0421	.0293	.0203	.0140
71	$120	.6355	.5422	.4651	.4074	.3678	.3428	.3280	.3197	.3154	.3132	.3121	.3116	.3113	.3112
	$250	.6330	.5322	.4401	.3604	.2952	.2447	.2075	.1814	.1637	.1521	.1448	.1403	.1376	.1360
	$500	.6325	.5299	.4336	.3465	.2710	.2083	.1582	.1197	.0909	.0702	.0556	.0456	.0390	.0346
	$1,000	.6324	.5297	.4328	.3446	.2674	.2023	.1496	.1082	.0767	.0535	.0368	.0250	.0170	.0115
72	$120	.6348	.5406	.4627	.4047	.3653	.3408	.3266	.3188	.3148	.3129	.3119	.3115	.3113	.3112
	$250	.6324	.5308	.4374	.3565	.2907	.2400	.2032	.1777	.1607	.1499	.1433	.1393	.1369	.1356
	$500	.6320	.5285	.4307	.3421	.2653	.2018	.1516	.1133	.0854	.0655	.0519	.0428	.0368	.0331
	$1,000	.6319	.5282	.4298	.3399	.2612	.1952	.1420	.1009	.0701	.0478	.0321	.0214	.0142	.0095
73	$120	.6342	.5391	.4605	.4022	.3630	.3390	.3253	.3180	.3144	.3126	.3118	.3114	.3113	.3112
	$250	.6320	.5295	.4350	.3530	.2864	.2357	.1992	.1743	.1582	.1480	.1419	.1384	.1364	.1353
	$500	.6316	.5273	.4283	.3381	.2600	.1957	.1453	.1075	.0803	.0613	.0486	.0404	.0351	.0318
	$1,000	.6316	.5270	.4272	.3357	.2555	.1884	.1350	.0941	.0640	.0427	.0280	.0182	.0118	.0078
74	$120	.6338	.5383	.4592	.4006	.3616	.3379	.3245	.3176	.3141	.3125	.3117	.3114	.3113	.3112
	$250	.6318	.5288	.4335	.3508	.2838	.2329	.1967	.1723	.1566	.1469	.1412	.1379	.1361	.1351
	$500	.6314	.5267	.4268	.3356	.2567	.1919	.1414	.1038	.0771	.0588	.0467	.0389	.0341	.0312
	$1,000	.6314	.5263	.4257	.3331	.2518	.1841	.1304	.0898	.0602	.0395	.0255	.0164	.0105	.0069

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 6
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0031	.0117	.0245	.0407	.0809	.1293	.1843	.2447
41	$120	.0000	.0028	.0108	.0228	.0382	.0769	.1239	.1777	.2370
42	$120	.0000	.0025	.0098	.0212	.0358	.0729	.1186	.1711	.2293
43	$120	.0000	.0022	.0090	.0196	.0334	.0691	.1134	.1646	.2218
44	$120	.0000	.0019	.0081	.0181	.0312	.0653	.1082	.1582	.2149
45	$120	.0000	.0017	.0074	.0166	.0289	.0616	.1031	.1518	.2086
46	$120	.0000	.0015	.0066	.0152	.0268	.0580	.0980	.1456	.2027
47	$120	.0000	.0013	.0059	.0139	.0248	.0544	.0930	.1399	.1971
48	$120	.0000	.0011	.0053	.0126	.0228	.0510	.0881	.1346	.1917
49	$120	.0000	.0010	.0047	.0114	.0209	.0476	.0834	.1295	.1865
50	$120	.0000	.0008	.0041	.0103	.0191	.0443	.0789	.1247	.1814
	$250	.0000	.0008	.0042	.0103	.0192	.0446	.0789	.1210	.1698
51	$120	.0000	.0007	.0036	.0092	.0174	.0411	.0747	.1200	.1763

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
	$250	.0000	.0007	.0037	.0093	.0175	.0413	.0742	.1149	.1625
52	$120	.0000	.0006	.0032	.0082	.0157	.0380	.0707	.1155	.1713
	$250	.0000	.0006	.0032	.0082	.0158	.0382	.0696	.1088	.1551
53	$120	.0000	.0005	.0027	.0072	.0141	.0350	.0669	.1110	.1664
	$250	.0000	.0005	.0027	.0073	.0142	.0352	.0650	.1028	.1478
54	$120	.0000	.0004	.0023	.0064	.0126	.0322	.0632	.1067	.1616
	$250	.0000	.0004	.0024	.0064	.0127	.0322	.0605	.0969	.1408
55	$120	.0000	.0003	.0020	.0055	.0112	.0296	.0597	.1023	.1570
	$250	.0000	.0003	.0020	.0056	.0113	.0294	.0561	.0910	.1341
56	$120	.0000	.0003	.0017	.0048	.0099	.0271	.0563	.0981	.1525
	$250	.0000	.0003	.0017	.0048	.0100	.0267	.0518	.0853	.1276
57	$120	.0000	.0002	.0014	.0041	.0087	.0248	.0530	.0941	.1481
	$250	.0000	.0002	.0014	.0041	.0087	.0240	.0476	.0798	.1214
58	$120	.0000	.0002	.0011	.0035	.0075	.0227	.0497	.0901	.1438
	$250	.0000	.0002	.0011	.0035	.0076	.0215	.0436	.0746	.1154
	$500	.0000	.0002	.0012	.0035	.0076	.0216	.0437	.0740	.1125
59	$120	.0000	.0001	.0009	.0029	.0065	.0206	.0466	.0862	.1395
	$250	.0000	.0001	.0009	.0029	.0065	.0191	.0397	.0696	.1096
	$500	.0000	.0001	.0009	.0030	.0065	.0192	.0397	.0685	.1056
60	$120	.0000	.0001	.0007	.0024	.0056	.0187	.0436	.0825	.1354
	$250	.0000	.0001	.0007	.0024	.0055	.0168	.0361	.0648	.1038
	$500	.0000	.0001	.0007	.0024	.0056	.0169	.0359	.0632	.0989
61	$120	.0000	.0001	.0006	.0020	.0047	.0168	.0407	.0788	.1314
	$250	.0000	.0001	.0006	.0020	.0046	.0147	.0326	.0602	.0982
	$500	.0000	.0001	.0006	.0020	.0047	.0147	.0322	.0579	.0922
62	$120	.0000	.0000	.0004	.0016	.0040	.0151	.0380	.0753	.1276
	$250	.0000	.0000	.0004	.0016	.0038	.0127	.0294	.0557	.0928
	$500	.0000	.0000	.0005	.0016	.0039	.0127	.0287	.0529	.0858
63	$120	.0000	.0000	.0003	.0013	.0034	.0135	.0353	.0718	.1238
	$250	.0000	.0000	.0003	.0013	.0031	.0109	.0263	.0514	.0874
	$500	.0000	.0000	.0003	.0013	.0031	.0108	.0254	.0480	.0795
64	$120	.0000	.0000	.0002	.0010	.0028	.0120	.0328	.0685	.1201
	$250	.0000	.0000	.0002	.0010	.0025	.0093	.0234	.0473	.0823
	$500	.0000	.0000	.0002	.0010	.0025	.0091	.0222	.0433	.0735
	$1,000	.0000	.0000	.0002	.0010	.0025	.0091	.0222	.0433	.0733
65	$120	.0000	.0000	.0002	.0008	.0023	.0106	.0304	.0653	.1165
	$250	.0000	.0000	.0002	.0007	.0019	.0078	.0207	.0433	.0773
	$500	.0000	.0000	.0002	.0007	.0019	.0076	.0192	.0388	.0676
	$1,000	.0000	.0000	.0002	.0007	.0020	.0076	.0192	.0387	.0672
66	$120	.0000	.0000	.0001	.0006	.0018	.0093	.0280	.0621	.1131
	$250	.0000	.0000	.0001	.0005	.0015	.0065	.0182	.0395	.0724
	$500	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0345	.0620

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	$1,000	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0344	.0613
67	$120	.0000	.0000	.0001	.0004	.0015	.0082	.0259	.0591	.1097
	$250	.0000	.0000	.0001	.0004	.0011	.0053	.0158	.0359	.0677
	$500	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0305	.0565
	$1,000	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0302	.0556
68	$120	.0000	.0000	.0001	.0003	.0012	.0071	.0238	.0562	.1065
	$250	.0000	.0000	.0000	.0002	.0008	.0043	.0137	.0324	.0632
	$500	.0000	.0000	.0000	.0002	.0008	.0038	.0116	.0267	.0512
	$1,000	.0000	.0000	.0000	.0002	.0008	.0038	.0115	.0263	.0501
69	$120	.0000	.0000	.0000	.0002	.0009	.0061	.0218	.0534	.1033
	$250	.0000	.0000	.0000	.0002	.0006	.0034	.0117	.0292	.0588
	$500	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0231	.0461
	$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0094	.0226	.0447
70	$120	.0000	.0000	.0000	.0002	.0007	.0053	.0200	.0508	.1003
	$250	.0000	.0000	.0000	.0001	.0004	.0026	.0099	.0261	.0545
	$500	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0197	.0413
	$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0074	.0191	.0396
71	$120	.0000	.0000	.0000	.0001	.0005	.0045	.0182	.0481	.0974
	$250	.0000	.0000	.0000	.0001	.0002	.0020	.0082	.0231	.0504
	$500	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0166	.0365
	$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0158	.0346
72	$120	.0000	.0000	.0000	.0001	.0004	.0038	.0166	.0457	.0947
	$250	.0000	.0000	.0000	.0000	.0001	.0014	.0068	.0204	.0465
	$500	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0137	.0321
	$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0128	.0299
73	$120	.0000	.0000	.0000	.0000	.0003	.0032	.0151	.0435	.0922
	$250	.0000	.0000	.0000	.0000	.0001	.0010	.0055	.0180	.0430
	$500	.0000	.0000	.0000	.0000	.0000	.0006	.0033	.0113	.0281
	$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0030	.0102	.0257
74	$120	.0000	.0000	.0000	.0000	.0002	.0028	.0143	.0422	.0906
	$250	.0000	.0000	.0000	.0000	.0001	.0008	.0048	.0165	.0408
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0027	.0098	.0256
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0231

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 6
Effective November 19, 2010

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9270	.9118	.8982	.8858	.8744	.8636	.8535	.8439	.8347	.8259	.8175	.8094	.8016	.7941

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
2	.9221	.9059	.8914	.8782	.8660	.8545	.8437	.8335	.8237	.8144	.8054	.7968	.7885	.7805
3	.9172	.9000	.8846	.8706	.8576	.8454	.8340	.8231	.8128	.8029	.7934	.7843	.7755	.7670
4	.9123	.8941	.8778	.8629	.8492	.8363	.8241	.8127	.8017	.7913	.7813	.7716	.7623	.7534
5	.9075	.8883	.8710	.8553	.8407	.8271	.8143	.8022	.7907	.7797	.7691	.7590	.7492	.7398
6	.9027	.8824	.8642	.8477	.8323	.8180	.8045	.7918	.7797	.7681	.7570	.7463	.7361	.7262
7	.8979	.8766	.8575	.8400	.8239	.8089	.7947	.7814	.7686	.7565	.7449	.7337	.7230	.7126
8	.8932	.8707	.8507	.8324	.8155	.7998	.7850	.7709	.7576	.7449	.7328	.7211	.7099	.6991
9	.8884	.8649	.8440	.8248	.8072	.7907	.7752	.7605	.7466	.7334	.7207	.7085	.6969	.6856
10	.8837	.8592	.8372	.8172	.7988	.7816	.7654	.7501	.7356	.7218	.7086	.6960	.6838	.6721
11	.8790	.8534	.8305	.8097	.7904	.7725	.7557	.7398	.7247	.7103	.6966	.6835	.6708	.6587
12	.8744	.8477	.8238	.8021	.7821	.7634	.7459	.7294	.7137	.6988	.6846	.6709	.6579	.6453
13	.8697	.8419	.8171	.7945	.7737	.7543	.7361	.7190	.7027	.6873	.6725	.6584	.6449	.6320
14	.8650	.8362	.8104	.7870	.7653	.7452	.7263	.7086	.6917	.6757	.6605	.6460	.6320	.6186
15	.8604	.8305	.8037	.7794	.7570	.7361	.7165	.6981	.6807	.6642	.6485	.6335	.6191	.6053
16	.8558	.8247	.7970	.7718	.7486	.7270	.7068	.6877	.6698	.6527	.6365	.6210	.6062	.5921
17	.8512	.8190	.7903	.7642	.7402	.7178	.6970	.6773	.6588	.6412	.6245	.6086	.5934	.5789
18	.8466	.8133	.7836	.7566	.7318	.7087	.6871	.6669	.6478	.6297	.6125	.5962	.5806	.5656
19	.8421	.8076	.7769	.7490	.7233	.6995	.6773	.6564	.6368	.6182	.6005	.5838	.5678	.5525
20	.8375	.8019	.7702	.7414	.7149	.6904	.6675	.6460	.6258	.6067	.5886	.5714	.5550	.5393
21	.8329	.7962	.7635	.7337	.7064	.6812	.6576	.6355	.6148	.5951	.5766	.5589	.5422	.5262
22	.8284	.7905	.7567	.7261	.6979	.6719	.6477	.6250	.6037	.5836	.5646	.5465	.5294	.5130
23	.8238	.7848	.7500	.7184	.6894	.6627	.6378	.6145	.5927	.5721	.5526	.5341	.5166	.4999
24	.8193	.7791	.7432	.7107	.6809	.6534	.6278	.6040	.5816	.5605	.5406	.5217	.5038	.4868
25	.8148	.7733	.7364	.7030	.6723	.6441	.6179	.5934	.5705	.5489	.5285	.5093	.4910	.4736
26	.8103	.7676	.7296	.6952	.6637	.6347	.6079	.5828	.5593	.5372	.5164	.4968	.4782	.4605
27	.8057	.7618	.7228	.6874	.6551	.6254	.5978	.5721	.5481	.5256	.5044	.4843	.4653	.4473
28	.8012	.7561	.7159	.6796	.6465	.6160	.5877	.5615	.5369	.5139	.4922	.4718	.4524	.4340
29	.7967	.7503	.7091	.6718	.6378	.6065	.5776	.5508	.5257	.5022	.4801	.4592	.4395	.4208
30	.7922	.7446	.7022	.6639	.6291	.5970	.5675	.5400	.5144	.4904	.4678	.4466	.4265	.4075
31	.7878	.7388	.6953	.6561	.6203	.5876	.5573	.5292	.5031	.4786	.4556	.4340	.4135	.3941
32	.7833	.7331	.6884	.6481	.6115	.5780	.5470	.5184	.4917	.4667	.4433	.4212	.4004	.3807
33	.7789	.7273	.6815	.6402	.6027	.5684	.5368	.5075	.4802	.4548	.4309	.4084	.3872	.3672
34	.7744	.7215	.6745	.6322	.5938	.5587	.5264	.4965	.4687	.4427	.4184	.3955	.3739	.3536
35	.7700	.7157	.6676	.6242	.5849	.5490	.5160	.4854	.4571	.4306	.4058	.3825	.3606	.3399
36	.7656	.7099	.6606	.6162	.5759	.5392	.5054	.4743	.4453	.4183	.3930	.3694	.3471	.3262
37	.7612	.7042	.6536	.6081	.5669	.5294	.4949	.4630	.4335	.4059	.3802	.3562	.3336	.3126
38	.7568	.6984	.6465	.6000	.5579	.5194	.4842	.4517	.4215	.3935	.3673	.3429	.3202	.2990
39	.7525	.6926	.6395	.5919	.5488	.5095	.4735	.4403	.4095	.3810	.3544	.3298	.3068	.2855
40	.7482	.6869	.6325	.5838	.5397	.4995	.4627	.4288	.3975	.3685	.3416	.3167	.2936	.2721
41	.7440	.6813	.6256	.5757	.5306	.4895	.4519	.4174	.3855	.3560	.3288	.3037	.2805	.2590
42	.7399	.6757	.6187	.5676	.5215	.4795	.4412	.4059	.3735	.3436	.3162	.2909	.2675	.2460
43	.7358	.6701	.6118	.5596	.5124	.4696	.4304	.3945	.3616	.3314	.3037	.2782	.2548	.2334
44	.7318	.6647	.6051	.5516	.5034	.4596	.4196	.3831	.3498	.3192	.2913	.2657	.2424	.2210
45	.7279	.6593	.5983	.5437	.4944	.4497	.4089	.3718	.3380	.3072	.2791	.2535	.2301	.2088
46	.7241	.6540	.5917	.5358	.4854	.4397	.3983	.3606	.3264	.2953	.2671	.2414	.2181	.1970
47	.7204	.6488	.5851	.5279	.4764	.4298	.3877	.3495	.3149	.2835	.2552	.2296	.2064	.1855
48	.7168	.6436	.5785	.5201	.4675	.4200	.3771	.3384	.3034	.2719	.2435	.2179	.1949	.1742
49	.7132	.6385	.5720	.5122	.4585	.4101	.3666	.3274	.2921	.2604	.2320	.2065	.1837	.1632
50	.7097	.6335	.5655	.5044	.4496	.4003	.3561	.3164	.2809	.2491	.2206	.1953	.1727	.1526
51	.7064	.6286	.5590	.4967	.4407	.3906	.3457	.3056	.2698	.2379	.2095	.1843	.1620	.1422
52	.7031	.6237	.5526	.4889	.4319	.3809	.3354	.2948	.2588	.2268	.1986	.1736	.1516	.1322
53	.6999	.6189	.5463	.4813	.4231	.3712	.3251	.2841	.2479	.2160	.1878	.1631	.1414	.1225
54	.6968	.6142	.5401	.4736	.4144	.3616	.3149	.2736	.2372	.2053	.1773	.1529	.1316	.1131

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

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 6
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0385	.0798	.1237	.1695	.2641	.3614	.4602	.5602
2	.0000	.0369	.0772	.1205	.1657	.2592	.3554	.4534	.5526
3	.0000	.0354	.0748	.1174	.1620	.2544	.3496	.4466	.5450
4	.0000	.0339	.0724	.1143	.1583	.2495	.3437	.4398	.5373
5	.0000	.0324	.0701	.1114	.1546	.2447	.3378	.4330	.5297
6	.0000	.0310	.0678	.1084	.1510	.2399	.3320	.4262	.5220
7	.0000	.0296	.0657	.1055	.1474	.2351	.3261	.4194	.5144
8	.0000	.0283	.0635	.1026	.1438	.2303	.3203	.4127	.5068
9	.0000	.0270	.0615	.0998	.1403	.2256	.3145	.4059	.4992
10	.0000	.0258	.0594	.0970	.1368	.2209	.3087	.3992	.4916
11	.0000	.0246	.0574	.0942	.1334	.2162	.3030	.3925	.4840
12	.0000	.0235	.0554	.0915	.1300	.2115	.2972	.3858	.4765
13	.0000	.0224	.0535	.0888	.1265	.2069	.2915	.3791	.4689
14	.0000	.0214	.0516	.0861	.1232	.2022	.2858	.3724	.4613
15	.0000	.0203	.0497	.0834	.1198	.1976	.2800	.3657	.4537
16	.0000	.0193	.0479	.0808	.1164	.1930	.2743	.3590	.4462
17	.0000	.0184	.0461	.0782	.1131	.1884	.2686	.3523	.4386
18	.0000	.0174	.0443	.0756	.1098	.1838	.2629	.3456	.4310
19	.0000	.0165	.0425	.0731	.1066	.1792	.2572	.3389	.4234

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

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
64	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0455	.0770
65	.0000	.0000	.0002	.0008	.0021	.0080	.0202	.0407	.0706
66	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0361	.0644
67	.0000	.0000	.0001	.0004	.0012	.0052	.0146	.0317	.0584
68	.0000	.0000	.0001	.0003	.0008	.0040	.0121	.0276	.0526
69	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0237	.0470
70	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0200	.0416
71	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0165	.0363
72	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0314
73	.0000	.0000	.0000	.0000	.0000	.0006	.0032	.0107	.0269
74	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0241

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 6
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	$120	.7478	.6863	.6317	.5827	.5383	.5001	.4694	.4443	.4235	.4062	.3915	.3791	.3688	.3605
41	$120	.7435	.6806	.6247	.5746	.5296	.4926	.4626	.4380	.4176	.4005	.3861	.3741	.3646	.3570
42	$120	.7394	.6750	.6178	.5665	.5218	.4857	.4562	.4319	.4118	.3949	.3809	.3697	.3608	.3537
43	$120	.7354	.6695	.6110	.5586	.5147	.4791	.4500	.4260	.4061	.3895	.3762	.3657	.3574	.3508
44	$120	.7314	.6640	.6042	.5514	.5081	.4729	.4440	.4202	.4005	.3845	.3720	.3621	.3542	.3480
45	$120	.7275	.6587	.5975	.5448	.5018	.4668	.4381	.4145	.3952	.3800	.3681	.3587	.3513	.3455
46	$120	.7237	.6534	.5910	.5386	.4958	.4609	.4323	.4089	.3903	.3758	.3644	.3555	.3485	.3432
47	$120	.7200	.6481	.5850	.5327	.4900	.4551	.4266	.4037	.3858	.3718	.3609	.3525	.3460	.3411
48	$120	.7164	.6430	.5794	.5270	.4843	.4493	.4211	.3988	.3815	.3680	.3576	.3497	.3438	.3393
49	$120	.7128	.6380	.5741	.5215	.4786	.4437	.4159	.3942	.3774	.3645	.3546	.3473	.3417	.3377
50	$120	.7094	.6333	.5690	.5162	.4730	.4382	.4109	.3898	.3735	.3611	.3519	.3450	.3399	.3362
	$250	.7096	.6333	.5652	.5040	.4491	.4002	.3581	.3224	.2922	.2666	.2450	.2266	.2112	.1982
51	$120	.7060	.6289	.5641	.5109	.4675	.4330	.4062	.3855	.3698	.3580	.3493	.3429	.3382	.3348
	$250	.7062	.6284	.5587	.4963	.4403	.3913	.3495	.3142	.2843	.2591	.2378	.2199	.2051	.1928
52	$120	.7027	.6247	.5593	.5056	.4622	.4280	.4016	.3814	.3663	.3551	.3469	.3409	.3367	.3337
	$250	.7030	.6235	.5523	.4885	.4318	.3829	.3413	.3062	.2767	.2518	.2309	.2136	.1994	.1878
53	$120	.6996	.6207	.5547	.5004	.4570	.4232	.3971	.3775	.3630	.3524	.3447	.3392	.3353	.3326
	$250	.6998	.6187	.5460	.4809	.4237	.3748	.3334	.2985	.2691	.2446	.2242	.2076	.1940	.1831
54	$120	.6967	.6169	.5501	.4954	.4521	.4184	.3929	.3738	.3599	.3498	.3427	.3376	.3341	.3317
	$250	.6967	.6140	.5398	.4735	.4160	.3670	.3256	.2908	.2617	.2376	.2179	.2019	.1890	.1787
55	$120	.6939	.6132	.5455	.4905	.4472	.4139	.3888	.3703	.3570	.3475	.3408	.3362	.3331	.3309
	$250	.6937	.6094	.5336	.4665	.4086	.3594	.3180	.2833	.2545	.2310	.2119	.1966	.1843	.1746
56	$120	.6913	.6096	.5411	.4858	.4425	.4094	.3849	.3670	.3542	.3453	.3391	.3349	.3321	.3303
	$250	.6908	.6049	.5276	.4597	.4014	.3520	.3104	.2759	.2476	.2247	.2062	.1915	.1799	.1707
57	$120	.6889	.6061	.5368	.4812	.4378	.4051	.3811	.3638	.3517	.3433	.3376	.3338	.3313	.3297
	$250	.6881	.6005	.5219	.4532	.3944	.3446	.3030	.2688	.2410	.2186	.2008	.1867	.1757	.1672
58	$120	.6866	.6027	.5327	.4766	.4334	.4010	.3775	.3608	.3493	.3414	.3362	.3328	.3306	.3292
	$250	.6854	.5962	.5164	.4469	.3874	.3374	.2958	.2619	.2345	.2127	.1956	.1822	.1719	.1640
	$500	.6855	.5963	.5158	.4438	.3799	.3237	.2749	.2330	.1973	.1672	.1418	.1207	.1032	.0887

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
59	$120	.6845	.5994	.5286	.4722	.4290	.3970	.3740	.3580	.3470	.3397	.3350	.3319	.3299	.3287
	$250	.6829	.5921	.5111	.4407	.3806	.3302	.2888	.2552	.2283	.2071	.1907	.1780	.1683	.1610
	$500	.6829	.5921	.5100	.4365	.3715	.3146	.2655	.2236	.1881	.1583	.1335	.1130	.0962	.0824
60	$120	.6824	.5962	.5247	.4679	.4248	.3931	.3707	.3553	.3450	.3382	.3338	.3311	.3294	.3284
	$250	.6805	.5883	.5061	.4347	.3739	.3233	.2819	.2486	.2223	.2018	.1860	.1740	.1650	.1583
	$500	.6805	.5881	.5044	.4295	.3633	.3058	.2563	.2144	.1791	.1498	.1255	.1057	.0895	.0765
61	$120	.6805	.5932	.5208	.4637	.4206	.3894	.3676	.3528	.3431	.3368	.3328	.3304	.3289	.3281
	$250	.6782	.5847	.5013	.4288	.3674	.3165	.2752	.2423	.2166	.1967	.1816	.1704	.1620	.1559
	$500	.6783	.5843	.4989	.4225	.3553	.2971	.2473	.2054	.1703	.1414	.1178	.0987	.0833	.0710
62	$120	.6787	.5903	.5171	.4596	.4166	.3858	.3646	.3505	.3413	.3355	.3320	.3298	.3285	.3278
	$250	.6762	.5813	.4966	.4231	.3610	.3099	.2687	.2362	.2110	.1919	.1775	.1669	.1592	.1537
	$500	.6762	.5806	.4935	.4158	.3475	.2886	.2385	.1965	.1618	.1334	.1104	.0920	.0774	.0659
63	$120	.6770	.5875	.5135	.4556	.4128	.3824	.3618	.3483	.3397	.3344	.3312	.3293	.3282	.3276
	$250	.6743	.5780	.4920	.4175	.3548	.3034	.2623	.2303	.2057	.1873	.1737	.1638	.1567	.1517
	$500	.6742	.5771	.4884	.4092	.3398	.2802	.2298	.1879	.1534	.1256	.1033	.0856	.0718	.0611
64	$120	.6754	.5848	.5100	.4518	.4090	.3791	.3591	.3462	.3382	.3334	.3305	.3289	.3279	.3274
	$250	.6726	.5750	.4877	.4121	.3487	.2970	.2562	.2245	.2007	.1830	.1701	.1609	.1545	.1500
	$500	.6724	.5737	.4835	.4028	.3323	.2720	.2213	.1794	.1453	.1181	.0965	.0797	.0667	.0568
	$1,000	.6724	.5738	.4835	.4026	.3315	.2700	.2178	.1741	.1380	.1086	.0848	.0659	.0509	.0392
65	$120	.6740	.5823	.5066	.4480	.4054	.3760	.3566	.3443	.3369	.3325	.3299	.3285	.3277	.3273
	$250	.6710	.5722	.4835	.4068	.3427	.2909	.2502	.2190	.1958	.1789	.1668	.1583	.1524	.1484
	$500	.6708	.5706	.4788	.3967	.3250	.2639	.2129	.1711	.1375	.1108	.0900	.0740	.0619	.0528
	$1,000	.6708	.5706	.4787	.3962	.3238	.2614	.2088	.1650	.1291	.1002	.0772	.0590	.0449	.0340
66	$120	.6726	.5799	.5033	.4444	.4019	.3730	.3542	.3426	.3357	.3317	.3294	.3282	.3275	.3272
	$250	.6696	.5695	.4795	.4017	.3369	.2848	.2443	.2138	.1913	.1751	.1637	.1559	.1506	.1471
	$500	.6693	.5677	.4743	.3907	.3179	.2561	.2047	.1630	.1298	.1039	.0839	.0688	.0575	.0492
	$1,000	.6693	.5677	.4741	.3900	.3163	.2530	.1998	.1560	.1205	.0921	.0699	.0526	.0393	.0293
67	$120	.6714	.5776	.5001	.4409	.3985	.3701	.3520	.3410	.3346	.3310	.3290	.3279	.3274	.3271
	$250	.6684	.5671	.4757	.3968	.3313	.2790	.2387	.2087	.1869	.1715	.1609	.1538	.1490	.1460
	$500	.6680	.5651	.4701	.3850	.3109	.2483	.1967	.1552	.1225	.0973	.0781	.0639	.0535	.0459
	$1,000	.6680	.5650	.4698	.3840	.3089	.2447	.1910	.1472	.1120	.0843	.0629	.0465	.0342	.0250
68	$120	.6703	.5754	.4971	.4375	.3953	.3674	.3499	.3395	.3336	.3303	.3286	.3277	.3273	.3271
	$250	.6673	.5648	.4721	.3920	.3258	.2733	.2333	.2038	.1828	.1682	.1584	.1519	.1477	.1450
	$500	.6668	.5626	.4661	.3794	.3042	.2408	.1889	.1475	.1154	.0909	.0727	.0594	.0498	.0430
	$1,000	.6668	.5625	.4656	.3782	.3017	.2365	.1824	.1386	.1038	.0768	.0563	.0409	.0295	.0212
69	$120	.6693	.5733	.4942	.4342	.3922	.3648	.3480	.3382	.3327	.3298	.3283	.3276	.3272	.3270
	$250	.6664	.5627	.4687	.3874	.3204	.2678	.2280	.1992	.1790	.1652	.1561	.1502	.1465	.1442
	$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

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

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 6
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0033	.0123	.0258	.0427	.0849	.1358	.1936	.2570
41	$120	.0000	.0029	.0113	.0240	.0401	.0807	.1302	.1867	.2489
42	$120	.0000	.0026	.0103	.0222	.0376	.0766	.1246	.1798	.2409
43	$120	.0000	.0023	.0094	.0206	.0351	.0725	.1191	.1729	.2330
44	$120	.0000	.0020	.0085	.0190	.0327	.0686	.1136	.1661	.2258
45	$120	.0000	.0018	.0077	.0174	.0304	.0647	.1083	.1594	.2191
46	$120	.0000	.0016	.0070	.0160	.0282	.0609	.1030	.1530	.2129
47	$120	.0000	.0014	.0062	.0146	.0260	.0572	.0977	.1470	.2070
48	$120	.0000	.0012	.0056	.0132	.0240	.0535	.0926	.1414	.2014
49	$120	.0000	.0010	.0049	.0120	.0220	.0500	.0876	.1360	.1959
50	$120	.0000	.0009	.0044	.0108	.0201	.0465	.0829	.1310	.1905
	$250	.0000	.0009	.0044	.0109	.0202	.0468	.0829	.1271	.1784
51	$120	.0000	.0007	.0038	.0097	.0182	.0432	.0784	.1261	.1852
	$250	.0000	.0007	.0038	.0097	.0183	.0434	.0780	.1207	.1706
52	$120	.0000	.0006	.0033	.0086	.0165	.0399	.0743	.1213	.1800
	$250	.0000	.0006	.0033	.0087	.0166	.0401	.0731	.1143	.1629
53	$120	.0000	.0005	.0029	.0076	.0148	.0368	.0703	.1166	.1748
	$250	.0000	.0005	.0029	.0077	.0149	.0370	.0683	.1080	.1553
54	$120	.0000	.0004	.0025	.0067	.0133	.0338	.0664	.1120	.1698
	$250	.0000	.0004	.0025	.0067	.0134	.0339	.0636	.1017	.1479
55	$120	.0000	.0003	.0021	.0058	.0118	.0311	.0627	.1075	.1649
	$250	.0000	.0003	.0021	.0059	.0119	.0309	.0590	.0956	.1408
56	$120	.0000	.0003	.0018	.0050	.0104	.0285	.0591	.1031	.1602
	$250	.0000	.0003	.0018	.0051	.0105	.0280	.0545	.0896	.1341
57	$120	.0000	.0002	.0015	.0043	.0091	.0261	.0556	.0988	.1555
	$250	.0000	.0002	.0015	.0044	.0092	.0252	.0501	.0838	.1276
58	$120	.0000	.0002	.0012	.0037	.0079	.0238	.0522	.0946	.1510
	$250	.0000	.0002	.0012	.0037	.0080	.0226	.0458	.0784	.1212
	$500	.0000	.0002	.0012	.0037	.0080	.0227	.0459	.0778	.1181
59	$120	.0000	.0001	.0010	.0031	.0068	.0216	.0490	.0906	.1466
	$250	.0000	.0001	.0010	.0031	.0068	.0201	.0417	.0731	.1151
	$500	.0000	.0001	.0010	.0031	.0069	.0201	.0417	.0720	.1109

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
60	$120	.0000	.0001	.0008	.0025	.0059	.0196	.0458	.0866	.1423
	$250	.0000	.0001	.0008	.0026	.0058	.0177	.0379	.0681	.1091
	$500	.0000	.0001	.0008	.0026	.0058	.0177	.0377	.0663	.1038
61	$120	.0000	.0001	.0006	.0021	.0050	.0177	.0428	.0828	.1381
	$250	.0000	.0001	.0006	.0021	.0049	.0154	.0342	.0632	.1032
	$500	.0000	.0001	.0006	.0021	.0049	.0155	.0338	.0608	.0969
62	$120	.0000	.0000	.0005	.0017	.0042	.0159	.0399	.0791	.1340
	$250	.0000	.0001	.0005	.0017	.0040	.0133	.0308	.0585	.0974
	$500	.0000	.0001	.0005	.0017	.0040	.0134	.0301	.0555	.0901
63	$120	.0000	.0000	.0003	.0013	.0035	.0142	.0371	.0755	.1300
	$250	.0000	.0000	.0004	.0013	.0033	.0115	.0276	.0540	.0919
	$500	.0000	.0000	.0004	.0013	.0033	.0114	.0266	.0504	.0836
64	$120	.0000	.0000	.0003	.0010	.0029	.0126	.0344	.0719	.1261
	$250	.0000	.0000	.0003	.0010	.0026	.0097	.0246	.0497	.0864
	$500	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0454	.0772
	$1,000	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0455	.0769
65	$120	.0000	.0000	.0002	.0008	.0024	.0111	.0319	.0686	.1224
	$250	.0000	.0000	.0002	.0008	.0020	.0082	.0218	.0455	.0812
	$500	.0000	.0000	.0002	.0008	.0020	.0080	.0202	.0407	.0710
	$1,000	.0000	.0000	.0002	.0008	.0021	.0080	.0202	.0407	.0706
66	$120	.0000	.0000	.0001	.0006	.0019	.0098	.0295	.0653	.1188
	$250	.0000	.0000	.0001	.0006	.0016	.0068	.0191	.0415	.0761
	$500	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0363	.0651
	$1,000	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0361	.0644
67	$120	.0000	.0000	.0001	.0005	.0016	.0086	.0272	.0621	.1152
	$250	.0000	.0000	.0001	.0004	.0012	.0056	.0166	.0377	.0711
	$500	.0000	.0000	.0001	.0004	.0011	.0052	.0146	.0320	.0593
	$1,000	.0000	.0000	.0001	.0004	.0012	.0052	.0146	.0317	.0584
68	$120	.0000	.0000	.0001	.0003	.0012	.0075	.0250	.0591	.1118
	$250	.0000	.0000	.0001	.0003	.0008	.0045	.0144	.0341	.0664
	$500	.0000	.0000	.0001	.0003	.0008	.0040	.0122	.0280	.0538
	$1,000	.0000	.0000	.0001	.0003	.0008	.0040	.0121	.0276	.0526
69	$120	.0000	.0000	.0000	.0002	.0009	.0064	.0229	.0561	.1086
	$250	.0000	.0000	.0000	.0002	.0006	.0036	.0123	.0306	.0617
	$500	.0000	.0000	.0000	.0002	.0006	.0030	.0100	.0243	.0485
	$1,000	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0237	.0470
70	$120	.0000	.0000	.0000	.0002	.0007	.0055	.0210	.0533	.1054
	$250	.0000	.0000	.0000	.0001	.0004	.0028	.0104	.0274	.0573
	$500	.0000	.0000	.0000	.0001	.0004	.0022	.0080	.0207	.0433
	$1,000	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0200	.0416
71	$120	.0000	.0000	.0000	.0001	.0005	.0047	.0191	.0506	.1023
	$250	.0000	.0000	.0000	.0001	.0002	.0021	.0086	.0242	.0529
	$500	.0000	.0000	.0000	.0000	.0002	.0015	.0062	.0174	.0383
	$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0166	.0363
72	$120	.0000	.0000	.0000	.0001	.0004	.0040	.0174	.0480	.0994
	$250	.0000	.0000	.0000	.0000	.0001	.0015	.0071	.0214	.0489
	$500	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0144	.0337
	$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0315
73	$120	.0000	.0000	.0000	.0000	.0003	.0033	.0159	.0457	.0968
	$250	.0000	.0000	.0000	.0000	.0001	.0011	.0058	.0189	.0452
	$500	.0000	.0000	.0000	.0000	.0001	.0006	.0035	.0118	.0295

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
	$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0032	.0108	.0270
74	$120	.0000	.0000	.0000	.0000	.0002	.0030	.0150	.0443	.0952
	$250	.0000	.0000	.0000	.0000	.0001	.0009	.0050	.0173	.0429
	$500	.0000	.0000	.0000	.0000	.0000	.0004	.0028	.0103	.0269
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0242

*Single Loss Limit values are expressed in thousands of dollars.

NEW SECTION

WAC 296-17B-970 Hazard Group 7 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 7
Effective November 19, 2010

	Maximum Loss Ratio													
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.8868	.8733	.8613	.8503	.8401	.8306	.8216	.8130	.8049	.7971	.7896	.7824	.7754	.7687
2	.8823	.8680	.8551	.8434	.8325	.8224	.8128	.8037	.7950	.7867	.7787	.7710	.7636	.7565
3	.8779	.8627	.8490	.8366	.8250	.8142	.8040	.7943	.7851	.7763	.7678	.7597	.7519	.7443
4	.8735	.8573	.8429	.8296	.8174	.8059	.7951	.7849	.7751	.7658	.7569	.7482	.7399	.7319
5	.8691	.8520	.8367	.8227	.8098	.7977	.7862	.7754	.7651	.7553	.7459	.7368	.7280	.7196
6	.8648	.8467	.8305	.8158	.8021	.7894	.7774	.7660	.7551	.7448	.7349	.7253	.7161	.7072
7	.8604	.8414	.8244	.8089	.7945	.7811	.7685	.7565	.7451	.7343	.7239	.7139	.7042	.6949
8	.8561	.8361	.8182	.8020	.7869	.7728	.7596	.7471	.7351	.7238	.7129	.7024	.6923	.6826
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

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
39	.7235	.6689	.6204	.5768	.5373	.5011	.4679	.4371	.4086	.3820	.3571	.3339	.3123	.2921
40	.7193	.6634	.6137	.5690	.5285	.4915	.4575	.4261	.3970	.3698	.3446	.3212	.2994	.2791
41	.7152	.6578	.6069	.5611	.5197	.4818	.4471	.4150	.3853	.3577	.3322	.3085	.2866	.2662
42	.7111	.6524	.6002	.5533	.5109	.4722	.4366	.4039	.3736	.3457	.3199	.2960	.2739	.2534
43	.7071	.6469	.5935	.5455	.5021	.4625	.4262	.3928	.3620	.3337	.3076	.2836	.2614	.2409
44	.7031	.6416	.5869	.5377	.4933	.4528	.4157	.3817	.3505	.3219	.2955	.2713	.2490	.2285
45	.6992	.6363	.5802	.5300	.4845	.4431	.4052	.3707	.3390	.3101	.2835	.2592	.2369	.2164
46	.6954	.6310	.5737	.5222	.4757	.4334	.3948	.3597	.3276	.2984	.2716	.2472	.2249	.2046
47	.6917	.6258	.5671	.5145	.4669	.4237	.3844	.3487	.3163	.2867	.2599	.2354	.2132	.1930
48	.6880	.6206	.5606	.5067	.4581	.4140	.3740	.3378	.3050	.2752	.2482	.2238	.2017	.1817
49	.6844	.6155	.5541	.4990	.4492	.4043	.3637	.3270	.2938	.2638	.2368	.2124	.1904	.1706
50	.6808	.6105	.5477	.4913	.4404	.3946	.3534	.3162	.2827	.2525	.2254	.2011	.1793	.1597
51	.6774	.6055	.5412	.4835	.4317	.3850	.3431	.3054	.2716	.2414	.2143	.1901	.1685	.1492
52	.6740	.6006	.5348	.4758	.4229	.3754	.3328	.2947	.2607	.2303	.2033	.1792	.1579	.1390
53	.6707	.5957	.5285	.4682	.4141	.3658	.3226	.2841	.2498	.2194	.1924	.1686	.1476	.1290
54	.6675	.5909	.5222	.4606	.4054	.3562	.3124	.2735	.2391	.2086	.1818	.1582	.1375	.1193
55	.6644	.5862	.5159	.4530	.3968	.3467	.3023	.2631	.2284	.1980	.1713	.1480	.1277	.1100
56	.6614	.5815	.5097	.4454	.3881	.3372	.2923	.2526	.2179	.1875	.1611	.1381	.1182	.1010
57	.6585	.5770	.5036	.4380	.3795	.3278	.2823	.2423	.2075	.1772	.1510	.1284	.1089	.0923
58	.6556	.5725	.4976	.4306	.3710	.3184	.2723	.2321	.1972	.1671	.1411	.1189	.1000	.0839
59	.6530	.5682	.4917	.4233	.3626	.3091	.2625	.2220	.1871	.1571	.1315	.1098	.0914	.0759
60	.6504	.5640	.4859	.4160	.3542	.2999	.2527	.2120	.1771	.1473	.1221	.1009	.0831	.0682
61	.6480	.5600	.4802	.4089	.3459	.2908	.2430	.2021	.1672	.1377	.1129	.0923	.0751	.0610
62	.6457	.5561	.4747	.4019	.3377	.2817	.2335	.1923	.1575	.1283	.1040	.0840	.0675	.0541
63	.6436	.5524	.4694	.3951	.3296	.2727	.2240	.1826	.1479	.1191	.0954	.0760	.0603	.0476
64	.6416	.5488	.4642	.3883	.3216	.2639	.2146	.1731	.1386	.1102	.0870	.0683	.0534	.0415
65	.6398	.5455	.4592	.3818	.3138	.2551	.2053	.1637	.1294	.1014	.0790	.0611	.0469	.0359
66	.6382	.5424	.4544	.3754	.3060	.2464	.1961	.1544	.1204	.0930	.0712	.0542	.0409	.0307
67	.6367	.5395	.4498	.3691	.2984	.2379	.1871	.1453	.1116	.0848	.0638	.0476	.0353	.0260
68	.6354	.5368	.4454	.3631	.2910	.2294	.1781	.1364	.1030	.0769	.0568	.0415	.0301	.0217
69	.6343	.5344	.4413	.3572	.2836	.2210	.1693	.1275	.0946	.0693	.0501	.0358	.0253	.0178
70	.6334	.5322	.4374	.3516	.2764	.2128	.1605	.1189	.0865	.0620	.0438	.0305	.0210	.0144
71	.6326	.5302	.4337	.3460	.2692	.2044	.1517	.1102	.0784	.0548	.0377	.0255	.0171	.0113
72	.6320	.5285	.4304	.3408	.2624	.1965	.1433	.1020	.0709	.0483	.0323	.0212	.0137	.0087
73	.6316	.5271	.4275	.3361	.2560	.1889	.1353	.0942	.0639	.0423	.0274	.0174	.0108	.0066
74	.6314	.5264	.4257	.3331	.2518	.1840	.1301	.0893	.0595	.0386	.0245	.0152	.0092	.0055

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 7
Effective November 19, 2010

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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
7	.0000	.0293	.0648	.1036	.1444	.2294	.3174	.4074	.4989
8	.0000	.0281	.0628	.1010	.1411	.2251	.3121	.4012	.4920
9	.0000	.0269	.0609	.0984	.1379	.2207	.3068	.3951	.4850
10	.0000	.0258	.0590	.0958	.1347	.2164	.3015	.3890	.4781
11	.0000	.0247	.0571	.0932	.1315	.2121	.2963	.3828	.4712
12	.0000	.0236	.0553	.0907	.1284	.2078	.2910	.3767	.4643
13	.0000	.0226	.0535	.0882	.1252	.2035	.2857	.3706	.4574
14	.0000	.0216	.0517	.0857	.1221	.1993	.2805	.3644	.4504
15	.0000	.0206	.0499	.0832	.1189	.1950	.2752	.3582	.4434
16	.0000	.0197	.0482	.0808	.1158	.1907	.2699	.3521	.4365
17	.0000	.0187	.0465	.0783	.1127	.1864	.2646	.3459	.4295
18	.0000	.0178	.0448	.0759	.1096	.1822	.2593	.3397	.4224
19	.0000	.0170	.0431	.0735	.1066	.1779	.2540	.3335	.4154
20	.0000	.0161	.0415	.0711	.1035	.1737	.2487	.3272	.4083
21	.0000	.0153	.0398	.0687	.1005	.1694	.2434	.3210	.4012
22	.0000	.0145	.0382	.0664	.0974	.1652	.2381	.3147	.3941
23	.0000	.0137	.0366	.0641	.0944	.1609	.2328	.3084	.3869
24	.0000	.0130	.0351	.0617	.0914	.1566	.2274	.3021	.3797
25	.0000	.0122	.0335	.0594	.0884	.1524	.2220	.2957	.3725
26	.0000	.0115	.0320	.0572	.0854	.1481	.2166	.2893	.3652
27	.0000	.0108	.0305	.0549	.0824	.1438	.2112	.2829	.3579
28	.0000	.0101	.0290	.0527	.0794	.1395	.2058	.2764	.3506
29	.0000	.0095	.0276	.0504	.0765	.1353	.2003	.2700	.3432
30	.0000	.0088	.0262	.0482	.0736	.1310	.1949	.2635	.3358
31	.0000	.0082	.0248	.0461	.0706	.1267	.1894	.2569	.3283
32	.0000	.0076	.0234	.0439	.0677	.1224	.1839	.2504	.3208
33	.0000	.0071	.0221	.0418	.0649	.1182	.1784	.2438	.3133
34	.0000	.0065	.0207	.0397	.0620	.1139	.1728	.2371	.3056
35	.0000	.0060	.0195	.0376	.0592	.1096	.1673	.2305	.2980
36	.0000	.0055	.0182	.0356	.0563	.1053	.1617	.2238	.2903
37	.0000	.0050	.0170	.0336	.0535	.1010	.1561	.2170	.2825
38	.0000	.0046	.0158	.0316	.0508	.0968	.1505	.2102	.2747
39	.0000	.0041	.0146	.0296	.0480	.0925	.1449	.2034	.2668
40	.0000	.0037	.0135	.0277	.0453	.0883	.1394	.1967	.2590
41	.0000	.0034	.0125	.0259	.0427	.0842	.1338	.1899	.2511
42	.0000	.0030	.0115	.0241	.0402	.0801	.1284	.1832	.2433
43	.0000	.0027	.0105	.0224	.0377	.0761	.1229	.1765	.2355
44	.0000	.0024	.0096	.0208	.0352	.0721	.1176	.1699	.2277
45	.0000	.0021	.0087	.0192	.0329	.0682	.1123	.1632	.2200
46	.0000	.0019	.0079	.0176	.0306	.0644	.1070	.1567	.2122
47	.0000	.0016	.0071	.0162	.0284	.0607	.1018	.1501	.2045
48	.0000	.0014	.0064	.0148	.0262	.0570	.0966	.1436	.1967
49	.0000	.0012	.0057	.0134	.0241	.0534	.0915	.1371	.1890
50	.0000	.0010	.0051	.0122	.0221	.0498	.0865	.1307	.1813

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
51	.0000	.0009	.0045	.0109	.0202	.0464	.0815	.1242	.1735
52	.0000	.0007	.0039	.0098	.0184	.0430	.0766	.1178	.1658
53	.0000	.0006	.0034	.0087	.0166	.0397	.0717	.1115	.1582
54	.0000	.0005	.0029	.0077	.0149	.0365	.0669	.1052	.1506
55	.0000	.0004	.0025	.0068	.0133	.0334	.0622	.0989	.1430
56	.0000	.0003	.0021	.0059	.0118	.0304	.0575	.0927	.1354
57	.0000	.0003	.0018	.0051	.0104	.0275	.0530	.0866	.1280
58	.0000	.0002	.0015	.0043	.0091	.0246	.0485	.0806	.1206
59	.0000	.0002	.0012	.0036	.0078	.0220	.0442	.0747	.1133
60	.0000	.0001	.0010	.0030	.0067	.0194	.0400	.0689	.1060
61	.0000	.0001	.0008	.0025	.0056	.0170	.0360	.0632	.0989
62	.0000	.0001	.0006	.0020	.0047	.0147	.0321	.0577	.0919
63	.0000	.0000	.0004	.0016	.0038	.0126	.0284	.0524	.0851
64	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0783
65	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0422	.0718
66	.0000	.0000	.0002	.0007	.0018	.0072	.0184	.0374	.0654
67	.0000	.0000	.0001	.0005	.0013	.0057	.0155	.0328	.0591
68	.0000	.0000	.0001	.0003	.0010	.0044	.0128	.0284	.0531
69	.0000	.0000	.0000	.0002	.0006	.0033	.0104	.0243	.0472
70	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0204	.0416
71	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0167	.0360
72	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0134	.0308
73	.0000	.0000	.0000	.0000	.0001	.0006	.0031	.0105	.0261
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0087	.0231

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 7
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7189	.6627	.6128	.5679	.5272	.4924	.4649	.4427	.4243	.4090	.3961	.3851	.3760	.3688
41	$120	.7147	.6572	.6060	.5601	.5188	.4855	.4588	.4370	.4189	.4038	.3911	.3806	.3723	.3657
42	$120	.7107	.6517	.5993	.5522	.5115	.4791	.4529	.4314	.4136	.3987	.3864	.3766	.3689	.3628
43	$120	.7066	.6463	.5926	.5446	.5048	.4731	.4472	.4260	.4084	.3938	.3821	.3731	.3659	.3602
44	$120	.7027	.6409	.5860	.5377	.4987	.4673	.4417	.4206	.4032	.3892	.3784	.3698	.3631	.3578
45	$120	.6988	.6356	.5794	.5314	.4929	.4617	.4363	.4153	.3984	.3852	.3749	.3668	.3605	.3556
46	$120	.6950	.6303	.5731	.5255	.4873	.4562	.4309	.4102	.3940	.3814	.3716	.3640	.3581	.3536
47	$120	.6912	.6251	.5672	.5200	.4818	.4508	.4255	.4055	.3899	.3779	.3685	.3614	.3559	.3518
48	$120	.6876	.6200	.5618	.5147	.4765	.4454	.4205	.4010	.3861	.3745	.3656	.3590	.3540	.3503
49	$120	.6840	.6150	.5567	.5095	.4712	.4401	.4157	.3969	.3824	.3713	.3630	.3568	.3522	.3489
50	$120	.6804	.6103	.5519	.5044	.4658	.4351	.4112	.3929	.3789	.3684	.3606	.3548	.3506	.3476
	$250	.6807	.6103	.5474	.4908	.4399	.3946	.3559	.3233	.2958	.2726	.2529	.2362	.2221	.2104
51	$120	.6770	.6060	.5472	.4993	.4606	.4303	.4069	.3890	.3756	.3656	.3583	.3530	.3492	.3465

		Maximum Loss Ratio													
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	$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
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

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	$120	.6385	.5498	.4785	.4261	.3907	.3685	.3554	.3480	.3441	.3421	.3411	.3406	.3404	.3403
	$250	.6350	.5374	.4498	.3749	.3142	.2670	.2321	.2071	.1898	.1783	.1708	.1660	.1630	.1612
	$500	.6343	.5346	.4421	.3593	.2877	.2278	.1793	.1411	.1119	.0901	.0741	.0626	.0546	.0490
	$1,000	.6343	.5344	.4413	.3572	.2837	.2212	.1695	.1280	.0953	.0701	.0512	.0371	.0269	.0195
70	$120	.6375	.5477	.4756	.4231	.3880	.3664	.3539	.3471	.3435	.3418	.3409	.3405	.3404	.3403
	$250	.6341	.5354	.4464	.3704	.3090	.2619	.2273	.2030	.1866	.1758	.1689	.1647	.1622	.1607
	$500	.6334	.5325	.4384	.3540	.2811	.2205	.1718	.1340	.1054	.0845	.0694	.0589	.0517	.0468
	$1,000	.6334	.5322	.4374	.3516	.2765	.2130	.1609	.1195	.0873	.0631	.0451	.0321	.0228	.0163
71	$120	.6365	.5457	.4728	.4201	.3854	.3644	.3525	.3462	.3430	.3415	.3408	.3405	.3403	.3403
	$250	.6333	.5335	.4431	.3660	.3039	.2567	.2226	.1990	.1835	.1735	.1673	.1636	.1614	.1602
	$500	.6327	.5305	.4349	.3488	.2745	.2131	.1643	.1268	.0990	.0791	.0651	.0555	.0491	.0449
	$1,000	.6326	.5302	.4337	.3461	.2694	.2048	.1522	.1110	.0795	.0562	.0393	.0274	.0191	.0135
72	$120	.6357	.5439	.4703	.4174	.3830	.3626	.3513	.3455	.3426	.3413	.3407	.3404	.3403	.3403
	$250	.6327	.5318	.4402	.3619	.2992	.2519	.2183	.1955	.1807	.1715	.1659	.1627	.1609	.1598
	$500	.6321	.5289	.4318	.3441	.2684	.2062	.1572	.1202	.0932	.0742	.0612	.0526	.0470	.0434
	$1,000	.6320	.5285	.4305	.3410	.2626	.1970	.1440	.1030	.0722	.0499	.0342	.0233	.0160	.0112
73	$120	.6350	.5423	.4679	.4148	.3808	.3610	.3502	.3448	.3423	.3411	.3406	.3404	.3403	.3402
	$250	.6322	.5304	.4375	.3580	.2947	.2475	.2144	.1923	.1783	.1698	.1648	.1620	.1604	.1596
	$500	.6317	.5276	.4290	.3397	.2627	.1997	.1506	.1141	.0879	.0699	.0579	.0501	.0452	.0422
	$1,000	.6316	.5272	.4276	.3363	.2563	.1896	.1363	.0955	.0656	.0443	.0296	.0198	.0135	.0094
74	$120	.6346	.5413	.4665	.4133	.3795	.3600	.3496	.3445	.3421	.3410	.3405	.3403	.3403	.3402
	$250	.6320	.5296	.4358	.3556	.2919	.2447	.2119	.1903	.1769	.1688	.1641	.1615	.1601	.1594
	$500	.6315	.5269	.4274	.3370	.2591	.1956	.1464	.1102	.0846	.0673	.0559	.0487	.0442	.0415
	$1,000	.6314	.5264	.4258	.3333	.2523	.1848	.1313	.0908	.0614	.0408	.0269	.0178	.0120	.0084

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 7
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0037	.0134	.0276	.0451	.0879	.1387	.1958	.2579
41	$120	.0000	.0033	.0124	.0257	.0425	.0837	.1332	.1890	.2501
42	$120	.0000	.0030	.0114	.0240	.0399	.0797	.1277	.1823	.2422
43	$120	.0000	.0026	.0104	.0223	.0374	.0756	.1223	.1756	.2346
44	$120	.0000	.0023	.0095	.0206	.0350	.0717	.1169	.1690	.2277
45	$120	.0000	.0021	.0086	.0190	.0326	.0678	.1116	.1624	.2214
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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
51	$120	.0000	.0009	.0044	.0108	.0200	.0460	.0820	.1302	.1893
	$250	.0000	.0009	.0044	.0109	.0201	.0463	.0813	.1239	.1731
52	$120	.0000	.0007	.0039	.0097	.0182	.0426	.0778	.1256	.1843
	$250	.0000	.0007	.0039	.0098	.0183	.0429	.0764	.1175	.1654
53	$120	.0000	.0006	.0034	.0086	.0164	.0394	.0739	.1210	.1793
	$250	.0000	.0006	.0034	.0087	.0165	.0396	.0715	.1112	.1578
54	$120	.0000	.0005	.0029	.0076	.0148	.0364	.0701	.1166	.1745
	$250	.0000	.0005	.0029	.0077	.0149	.0364	.0667	.1049	.1505
55	$120	.0000	.0004	.0025	.0067	.0132	.0336	.0665	.1121	.1699
	$250	.0000	.0004	.0025	.0067	.0133	.0333	.0620	.0986	.1436
56	$120	.0000	.0003	.0021	.0058	.0117	.0309	.0629	.1078	.1654
	$250	.0000	.0003	.0021	.0058	.0118	.0303	.0573	.0926	.1369
57	$120	.0000	.0003	.0017	.0050	.0103	.0284	.0594	.1036	.1610
	$250	.0000	.0003	.0018	.0050	.0103	.0273	.0528	.0868	.1305
58	$120	.0000	.0002	.0014	.0043	.0090	.0261	.0559	.0996	.1567
	$250	.0000	.0002	.0015	.0043	.0090	.0245	.0484	.0813	.1243
	$500	.0000	.0002	.0015	.0043	.0090	.0246	.0485	.0805	.1204
59	$120	.0000	.0002	.0012	.0036	.0078	.0238	.0526	.0956	.1524
	$250	.0000	.0002	.0012	.0036	.0078	.0219	.0442	.0761	.1183
	$500	.0000	.0002	.0012	.0036	.0078	.0219	.0441	.0746	.1131
60	$120	.0000	.0001	.0009	.0030	.0067	.0217	.0494	.0917	.1483
	$250	.0000	.0001	.0010	.0030	.0066	.0193	.0402	.0710	.1123
	$500	.0000	.0001	.0010	.0030	.0067	.0194	.0400	.0688	.1059
61	$120	.0000	.0001	.0007	.0024	.0057	.0196	.0464	.0879	.1443
	$250	.0000	.0001	.0008	.0025	.0056	.0169	.0365	.0662	.1065
	$500	.0000	.0001	.0008	.0025	.0056	.0169	.0359	.0631	.0988
62	$120	.0000	.0001	.0006	.0020	.0049	.0177	.0434	.0843	.1404
	$250	.0000	.0001	.0006	.0020	.0046	.0147	.0330	.0614	.1007
	$500	.0000	.0001	.0006	.0020	.0047	.0146	.0320	.0576	.0919
63	$120	.0000	.0000	.0004	.0016	.0041	.0159	.0405	.0807	.1366
	$250	.0000	.0000	.0004	.0016	.0038	.0126	.0296	.0568	.0952
	$500	.0000	.0000	.0004	.0016	.0038	.0125	.0283	.0523	.0852
64	$120	.0000	.0000	.0003	.0013	.0034	.0142	.0378	.0772	.1329
	$250	.0000	.0000	.0003	.0012	.0030	.0108	.0265	.0524	.0898
	$500	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0787
	$1,000	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0783
65	$120	.0000	.0000	.0002	.0010	.0028	.0127	.0352	.0739	.1293
	$250	.0000	.0000	.0002	.0009	.0024	.0091	.0235	.0481	.0845
	$500	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0423	.0725
	$1,000	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0422	.0717
66	$120	.0000	.0000	.0002	.0008	.0023	.0112	.0327	.0706	.1259
	$250	.0000	.0000	.0002	.0007	.0018	.0076	.0207	.0440	.0794

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
	$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
69	$120	.0000	.0000	.0000	.0003	.0011	.0075	.0258	.0615	.1161
	$250	.0000	.0000	.0000	.0002	.0007	.0040	.0134	.0328	.0649
	$500	.0000	.0000	.0000	.0002	.0006	.0033	.0106	.0251	.0493
	$1,000	.0000	.0000	.0000	.0002	.0006	.0033	.0104	.0243	.0472
70	$120	.0000	.0000	.0000	.0002	.0009	.0065	.0237	.0586	.1131
	$250	.0000	.0000	.0000	.0001	.0005	.0031	.0114	.0294	.0604
	$500	.0000	.0000	.0000	.0001	.0004	.0024	.0085	.0214	.0440
	$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0204	.0416
71	$120	.0000	.0000	.0000	.0001	.0007	.0055	.0217	.0558	.1101
	$250	.0000	.0000	.0000	.0001	.0003	.0023	.0095	.0261	.0560
	$500	.0000	.0000	.0000	.0001	.0002	.0017	.0065	.0179	.0388
	$1,000	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0167	.0361
72	$120	.0000	.0000	.0000	.0001	.0005	.0047	.0199	.0533	.1074
	$250	.0000	.0000	.0000	.0000	.0002	.0017	.0078	.0232	.0519
	$500	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0148	.0341
	$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0135	.0310
73	$120	.0000	.0000	.0000	.0001	.0003	.0040	.0183	.0509	.1048
	$250	.0000	.0000	.0000	.0000	.0001	.0012	.0064	.0205	.0480
	$500	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0120	.0297
	$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0032	.0106	.0263
74	$120	.0000	.0000	.0000	.0000	.0003	.0036	.0173	.0495	.1033
	$250	.0000	.0000	.0000	.0000	.0001	.0010	.0056	.0188	.0456
	$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0104	.0270
	$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0233

*Single Loss Limit values are expressed in thousands of dollars .

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 7
Effective November 19, 2010

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.9315	.9173	.9047	.8932	.8825	.8724	.8630	.8540	.8455	.8373	.8294	.8218	.8145	.8074
2	.9268	.9117	.8983	.8859	.8745	.8638	.8537	.8442	.8351	.8263	.8180	.8099	.8021	.7946
3	.9222	.9062	.8918	.8787	.8666	.8552	.8445	.8344	.8247	.8154	.8066	.7980	.7898	.7818
4	.9176	.9006	.8854	.8715	.8586	.8466	.8352	.8245	.8142	.8044	.7950	.7860	.7773	.7688
5	.9130	.8950	.8789	.8642	.8506	.8379	.8259	.8145	.8037	.7934	.7835	.7739	.7648	.7559
6	.9084	.8894	.8724	.8569	.8426	.8292	.8166	.8046	.7932	.7823	.7719	.7619	.7522	.7429
7	.9038	.8838	.8660	.8497	.8346	.8205	.8072	.7947	.7827	.7713	.7604	.7498	.7397	.7299
8	.8992	.8783	.8595	.8424	.8266	.8118	.7979	.7847	.7722	.7603	.7488	.7378	.7272	.7170
9	.8947	.8727	.8531	.8351	.8186	.8031	.7885	.7748	.7617	.7492	.7372	.7258	.7147	.7041
10	.8901	.8672	.8466	.8279	.8106	.7944	.7792	.7648	.7512	.7381	.7257	.7137	.7022	.6911
11	.8856	.8616	.8402	.8206	.8025	.7857	.7698	.7548	.7406	.7271	.7141	.7017	.6897	.6782
12	.8811	.8561	.8337	.8133	.7945	.7769	.7604	.7449	.7301	.7160	.7025	.6896	.6772	.6653
13	.8766	.8505	.8273	.8060	.7865	.7682	.7510	.7349	.7195	.7049	.6909	.6775	.6647	.6523
14	.8721	.8450	.8208	.7987	.7784	.7594	.7416	.7248	.7089	.6937	.6793	.6654	.6522	.6394
15	.8676	.8395	.8143	.7914	.7703	.7506	.7322	.7147	.6983	.6826	.6676	.6533	.6396	.6265
16	.8631	.8339	.8078	.7841	.7622	.7418	.7227	.7047	.6876	.6714	.6560	.6412	.6271	.6136
17	.8587	.8284	.8014	.7767	.7541	.7330	.7132	.6946	.6770	.6603	.6443	.6291	.6146	.6007
18	.8542	.8228	.7948	.7694	.7459	.7241	.7037	.6844	.6663	.6490	.6326	.6170	.6021	.5877
19	.8497	.8173	.7883	.7620	.7377	.7152	.6941	.6743	.6556	.6378	.6210	.6049	.5895	.5748
20	.8453	.8117	.7818	.7545	.7295	.7062	.6845	.6641	.6448	.6266	.6092	.5927	.5770	.5619
21	.8408	.8061	.7752	.7471	.7212	.6973	.6749	.6538	.6340	.6153	.5975	.5805	.5644	.5489
22	.8363	.8005	.7686	.7396	.7129	.6882	.6652	.6436	.6232	.6039	.5857	.5683	.5517	.5359
23	.8318	.7949	.7620	.7321	.7046	.6792	.6555	.6332	.6123	.5926	.5738	.5560	.5391	.5229
24	.8273	.7893	.7553	.7245	.6962	.6701	.6457	.6229	.6014	.5811	.5620	.5437	.5264	.5099
25	.8229	.7836	.7486	.7169	.6878	.6609	.6359	.6124	.5904	.5697	.5500	.5314	.5137	.4968
26	.8184	.7780	.7419	.7093	.6794	.6517	.6260	.6020	.5794	.5582	.5381	.5190	.5009	.4837
27	.8139	.7723	.7352	.7016	.6709	.6425	.6161	.5914	.5683	.5466	.5261	.5066	.4881	.4706
28	.8094	.7666	.7284	.6939	.6623	.6331	.6061	.5808	.5572	.5350	.5140	.4941	.4752	.4573
29	.8049	.7609	.7216	.6861	.6537	.6238	.5961	.5702	.5460	.5233	.5018	.4816	.4623	.4440
30	.8004	.7551	.7148	.6783	.6450	.6144	.5859	.5595	.5347	.5115	.4896	.4689	.4493	.4307
31	.7959	.7494	.7079	.6705	.6363	.6049	.5758	.5487	.5234	.4997	.4774	.4562	.4362	.4173
32	.7914	.7436	.7010	.6626	.6276	.5953	.5656	.5379	.5120	.4878	.4650	.4434	.4230	.4037
33	.7869	.7378	.6941	.6547	.6188	.5858	.5553	.5270	.5005	.4758	.4525	.4306	.4098	.3901
34	.7824	.7320	.6871	.6467	.6099	.5761	.5449	.5159	.4889	.4637	.4399	.4175	.3964	.3763
35	.7779	.7262	.6801	.6386	.6009	.5663	.5344	.5048	.4772	.4514	.4272	.4044	.3829	.3625
36	.7734	.7203	.6731	.6305	.5919	.5564	.5238	.4936	.4654	.4391	.4144	.3911	.3692	.3485
37	.7689	.7144	.6660	.6224	.5828	.5465	.5131	.4822	.4534	.4266	.4014	.3777	.3555	.3346
38	.7645	.7085	.6589	.6142	.5736	.5365	.5023	.4707	.4414	.4139	.3883	.3642	.3417	.3207
39	.7600	.7027	.6517	.6059	.5644	.5264	.4915	.4592	.4292	.4012	.3751	.3508	.3281	.3069
40	.7556	.6968	.6446	.5977	.5551	.5163	.4806	.4476	.4170	.3885	.3620	.3374	.3145	.2932
41	.7513	.6910	.6375	.5894	.5459	.5061	.4696	.4359	.4047	.3758	.3490	.3241	.3010	.2796
42	.7470	.6853	.6304	.5812	.5366	.4960	.4587	.4242	.3925	.3631	.3360	.3109	.2877	.2662
43	.7427	.6796	.6234	.5730	.5274	.4858	.4477	.4126	.3803	.3506	.3232	.2979	.2745	.2530
44	.7386	.6739	.6164	.5648	.5182	.4756	.4367	.4009	.3682	.3381	.3104	.2850	.2616	.2401
45	.7345	.6683	.6095	.5567	.5089	.4654	.4257	.3894	.3561	.3257	.2978	.2722	.2488	.2274
46	.7305	.6628	.6026	.5486	.4997	.4552	.4147	.3778	.3442	.3134	.2853	.2597	.2363	.2149
47	.7265	.6573	.5957	.5404	.4904	.4450	.4038	.3663	.3322	.3012	.2730	.2473	.2239	.2027
48	.7227	.6519	.5889	.5323	.4811	.4349	.3929	.3549	.3204	.2891	.2608	.2351	.2118	.1908
49	.7189	.6466	.5821	.5242	.4719	.4247	.3820	.3435	.3086	.2771	.2487	.2231	.2000	.1792
50	.7152	.6413	.5753	.5160	.4626	.4145	.3712	.3321	.2969	.2653	.2368	.2113	.1883	.1678
51	.7115	.6360	.5685	.5079	.4534	.4044	.3604	.3208	.2853	.2535	.2251	.1997	.1770	.1567
52	.7080	.6308	.5618	.4998	.4442	.3943	.3496	.3096	.2738	.2419	.2135	.1883	.1659	.1460
53	.7045	.6257	.5551	.4918	.4350	.3842	.3389	.2984	.2624	.2305	.2022	.1771	.1550	.1355

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
54	.7012	.6207	.5485	.4838	.4259	.3742	.3282	.2873	.2511	.2192	.1910	.1662	.1444	.1254
55	.6979	.6157	.5419	.4758	.4168	.3642	.3176	.2763	.2400	.2080	.1800	.1555	.1341	.1155
56	.6947	.6108	.5354	.4679	.4077	.3542	.3070	.2654	.2289	.1970	.1692	.1450	.1241	.1060
57	.6917	.6061	.5290	.4601	.3987	.3443	.2965	.2546	.2180	.1862	.1586	.1349	.1144	.0969
58	.6887	.6014	.5227	.4523	.3897	.3345	.2861	.2438	.2072	.1755	.1483	.1249	.1050	.0881
59	.6859	.5969	.5165	.4446	.3808	.3247	.2757	.2332	.1965	.1650	.1381	.1153	.0960	.0797
60	.6832	.5925	.5104	.4370	.3720	.3150	.2655	.2227	.1860	.1547	.1282	.1060	.0873	.0717
61	.6806	.5882	.5044	.4295	.3633	.3054	.2553	.2123	.1756	.1446	.1186	.0969	.0789	.0640
62	.6782	.5841	.4987	.4222	.3547	.2959	.2452	.2020	.1654	.1348	.1093	.0882	.0709	.0568
63	.6760	.5802	.4930	.4150	.3462	.2865	.2353	.1918	.1554	.1251	.1002	.0798	.0633	.0500
64	.6739	.5765	.4876	.4079	.3378	.2772	.2254	.1818	.1455	.1157	.0914	.0718	.0561	.0436
65	.6720	.5730	.4823	.4010	.3296	.2679	.2156	.1719	.1359	.1066	.0829	.0641	.0493	.0377
66	.6703	.5697	.4773	.3943	.3215	.2588	.2060	.1622	.1264	.0977	.0748	.0569	.0430	.0323
67	.6688	.5667	.4725	.3878	.3135	.2498	.1965	.1526	.1172	.0891	.0670	.0500	.0371	.0273
68	.6675	.5639	.4679	.3814	.3056	.2410	.1871	.1432	.1082	.0808	.0596	.0436	.0316	.0228
69	.6663	.5613	.4635	.3752	.2979	.2322	.1778	.1340	.0994	.0728	.0526	.0376	.0266	.0187
70	.6653	.5590	.4595	.3693	.2904	.2235	.1686	.1249	.0909	.0651	.0460	.0320	.0221	.0151
71	.6645	.5569	.4556	.3634	.2828	.2147	.1593	.1157	.0824	.0576	.0396	.0268	.0179	.0118
72	.6639	.5552	.4521	.3580	.2756	.2064	.1506	.1071	.0745	.0507	.0339	.0222	.0144	.0092
73	.6634	.5537	.4490	.3530	.2689	.1984	.1421	.0990	.0671	.0445	.0288	.0183	.0114	.0070
74	.6632	.5529	.4472	.3499	.2645	.1933	.1367	.0938	.0625	.0406	.0257	.0159	.0097	.0058

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 7
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0395	.0816	.1263	.1728	.2687	.3669	.4667	.5675
2	.0000	.0379	.0792	.1233	.1692	.2640	.3613	.4602	.5603
3	.0000	.0365	.0768	.1203	.1656	.2594	.3558	.4538	.5531
4	.0000	.0350	.0745	.1174	.1621	.2548	.3502	.4473	.5458
5	.0000	.0336	.0723	.1145	.1586	.2501	.3446	.4409	.5386
6	.0000	.0322	.0701	.1116	.1551	.2456	.3390	.4344	.5313
7	.0000	.0308	.0680	.1088	.1517	.2410	.3334	.4279	.5240
8	.0000	.0295	.0660	.1061	.1483	.2364	.3278	.4215	.5168
9	.0000	.0283	.0639	.1033	.1449	.2319	.3223	.4150	.5095
10	.0000	.0271	.0619	.1006	.1415	.2273	.3167	.4086	.5022
11	.0000	.0259	.0600	.0979	.1382	.2228	.3112	.4021	.4950
12	.0000	.0248	.0580	.0953	.1348	.2183	.3057	.3957	.4877
13	.0000	.0237	.0561	.0926	.1315	.2138	.3001	.3892	.4804
14	.0000	.0227	.0543	.0900	.1282	.2093	.2946	.3828	.4731
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
62	.0000	.0001	.0006	.0021	.0049	.0154	.0337	.0606	.0966
63	.0000	.0001	.0005	.0017	.0040	.0132	.0298	.0550	.0894

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

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 7
Effective November 19, 2010

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7551	.6961	.6437	.5966	.5538	.5172	.4884	.4650	.4457	.4296	.4161	.4046	.3950	.3874
41	$120	.7508	.6903	.6366	.5883	.5450	.5099	.4819	.4590	.4401	.4242	.4109	.3998	.3910	.3841
42	$120	.7465	.6846	.6295	.5801	.5373	.5032	.4757	.4532	.4345	.4188	.4058	.3956	.3875	.3811
43	$120	.7423	.6789	.6225	.5720	.5303	.4969	.4698	.4475	.4290	.4136	.4014	.3919	.3844	.3784
44	$120	.7381	.6732	.6155	.5648	.5238	.4909	.4640	.4419	.4235	.4089	.3974	.3885	.3814	.3758
45	$120	.7340	.6676	.6086	.5582	.5177	.4850	.4583	.4363	.4185	.4046	.3938	.3853	.3787	.3735
46	$120	.7300	.6621	.6019	.5520	.5118	.4793	.4526	.4309	.4139	.4006	.3904	.3823	.3761	.3714
47	$120	.7261	.6567	.5958	.5462	.5061	.4736	.4470	.4259	.4096	.3969	.3871	.3796	.3739	.3696
48	$120	.7222	.6512	.5902	.5406	.5005	.4679	.4417	.4213	.4055	.3934	.3841	.3771	.3718	.3679
49	$120	.7185	.6460	.5848	.5352	.4949	.4623	.4367	.4169	.4017	.3900	.3813	.3748	.3700	.3664
50	$120	.7148	.6411	.5797	.5298	.4893	.4570	.4319	.4127	.3980	.3869	.3788	.3727	.3683	.3651
	$250	.7150	.6410	.5750	.5156	.4621	.4145	.3739	.3396	.3107	.2863	.2657	.2481	.2333	.2210
51	$120	.7111	.6365	.5748	.5245	.4839	.4519	.4274	.4086	.3945	.3841	.3764	.3708	.3668	.3640
	$250	.7114	.6358	.5682	.5075	.4530	.4055	.3653	.3315	.3030	.2789	.2586	.2415	.2273	.2157
52	$120	.7076	.6322	.5699	.5192	.4786	.4471	.4230	.4048	.3913	.3814	.3742	.3691	.3655	.3629
	$250	.7079	.6306	.5615	.4994	.4442	.3970	.3572	.3236	.2954	.2716	.2516	.2352	.2217	.2108
53	$120	.7042	.6280	.5652	.5140	.4736	.4424	.4187	.4011	.3882	.3789	.3723	.3676	.3643	.3620
	$250	.7044	.6255	.5548	.4914	.4360	.3889	.3492	.3159	.2879	.2644	.2451	.2293	.2165	.2062
54	$120	.7010	.6241	.5605	.5090	.4687	.4379	.4147	.3977	.3854	.3766	.3704	.3662	.3632	.3613
	$250	.7010	.6205	.5482	.4837	.4282	.3811	.3415	.3082	.2805	.2575	.2389	.2238	.2117	.2019
55	$120	.6981	.6202	.5558	.5041	.4639	.4334	.4108	.3944	.3827	.3745	.3688	.3649	.3623	.3606
	$250	.6978	.6155	.5416	.4764	.4206	.3734	.3338	.3007	.2733	.2510	.2330	.2186	.2071	.1979
56	$120	.6953	.6165	.5513	.4994	.4593	.4292	.4071	.3913	.3802	.3725	.3673	.3638	.3615	.3600
	$250	.6946	.6106	.5353	.4694	.4133	.3659	.3262	.2933	.2665	.2448	.2274	.2136	.2028	.1942
57	$120	.6927	.6128	.5469	.4947	.4548	.4251	.4036	.3884	.3779	.3707	.3660	.3628	.3608	.3595
	$250	.6915	.6059	.5292	.4627	.4061	.3585	.3187	.2862	.2599	.2388	.2221	.2090	.1988	.1909
58	$120	.6902	.6092	.5426	.4902	.4504	.4211	.4002	.3856	.3757	.3691	.3648	.3620	.3602	.3591
	$250	.6886	.6012	.5235	.4562	.3991	.3511	.3115	.2793	.2536	.2331	.2171	.2046	.1950	.1877
	$500	.6887	.6013	.5226	.4521	.3895	.3343	.2862	.2449	.2097	.1799	.1548	.1337	.1162	.1016

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
59	$120	.6878	.6057	.5384	.4857	.4461	.4173	.3970	.3830	.3737	.3676	.3637	.3612	.3597	.3588
	$250	.6858	.5968	.5180	.4498	.3921	.3438	.3044	.2727	.2474	.2276	.2123	.2005	.1916	.1849
	$500	.6858	.5968	.5164	.4444	.3806	.3247	.2764	.2352	.2002	.1707	.1461	.1257	.1089	.0951
60	$120	.6856	.6023	.5344	.4814	.4419	.4136	.3939	.3806	.3719	.3663	.3627	.3606	.3593	.3585
	$250	.6831	.5927	.5127	.4436	.3852	.3368	.2976	.2662	.2415	.2224	.2078	.1967	.1885	.1824
	$500	.6831	.5924	.5103	.4368	.3719	.3154	.2669	.2256	.1909	.1619	.1378	.1181	.1020	.0890
61	$120	.6834	.5991	.5304	.4772	.4379	.4101	.3910	.3783	.3702	.3651	.3619	.3600	.3589	.3582
	$250	.6806	.5887	.5075	.4374	.3785	.3299	.2908	.2599	.2359	.2174	.2036	.1932	.1856	.1800
	$500	.6806	.5881	.5043	.4294	.3634	.3063	.2575	.2163	.1818	.1532	.1298	.1108	.0955	.0832
62	$120	.6814	.5960	.5265	.4731	.4340	.4067	.3882	.3762	.3687	.3640	.3612	.3595	.3586	.3580
	$250	.6782	.5850	.5025	.4315	.3719	.3232	.2843	.2538	.2304	.2128	.1996	.1900	.1830	.1780
	$500	.6782	.5841	.4985	.4222	.3552	.2974	.2483	.2071	.1729	.1449	.1221	.1039	.0893	.0779
63	$120	.6795	.5930	.5228	.4691	.4303	.4034	.3856	.3743	.3673	.3630	.3605	.3591	.3583	.3579
	$250	.6761	.5815	.4977	.4256	.3655	.3166	.2780	.2480	.2253	.2083	.1959	.1870	.1806	.1762
	$500	.6760	.5802	.4929	.4151	.3471	.2887	.2392	.1980	.1642	.1368	.1148	.0973	.0836	.0729
64	$120	.6778	.5901	.5192	.4652	.4266	.4003	.3832	.3725	.3660	.3622	.3600	.3588	.3581	.3578
	$250	.6741	.5782	.4930	.4199	.3592	.3102	.2718	.2424	.2203	.2042	.1925	.1843	.1785	.1746
	$500	.6739	.5765	.4876	.4083	.3392	.2800	.2303	.1892	.1558	.1290	.1077	.0911	.0782	.0684
	$1,000	.6739	.5765	.4876	.4079	.3378	.2771	.2254	.1818	.1456	.1159	.0917	.0722	.0567	.0444
65	$120	.6761	.5874	.5156	.4615	.4231	.3974	.3809	.3708	.3649	.3614	.3595	.3585	.3580	.3577
	$250	.6724	.5751	.4886	.4144	.3531	.3039	.2658	.2369	.2156	.2003	.1894	.1818	.1766	.1732
	$500	.6720	.5730	.4824	.4017	.3314	.2716	.2216	.1806	.1476	.1215	.1010	.0853	.0733	.0642
	$1,000	.6720	.5730	.4823	.4010	.3295	.2679	.2156	.1720	.1360	.1068	.0834	.0647	.0501	.0387
66	$120	.6746	.5847	.5122	.4578	.4198	.3946	.3788	.3693	.3639	.3608	.3591	.3583	.3578	.3576
	$250	.6708	.5722	.4843	.4090	.3471	.2978	.2600	.2317	.2112	.1966	.1865	.1796	.1750	.1720
	$500	.6703	.5697	.4776	.3953	.3239	.2633	.2130	.1722	.1397	.1143	.0947	.0798	.0687	.0605
	$1,000	.6703	.5697	.4773	.3943	.3214	.2588	.2061	.1623	.1267	.0981	.0754	.0577	.0439	.0334
67	$120	.6732	.5822	.5089	.4543	.4165	.3919	.3768	.3680	.3630	.3602	.3588	.3581	.3577	.3575
	$250	.6694	.5694	.4802	.4038	.3412	.2919	.2544	.2268	.2070	.1932	.1839	.1776	.1735	.1709
	$500	.6688	.5668	.4729	.3892	.3165	.2551	.2046	.1640	.1321	.1074	.0887	.0748	.0645	.0571
	$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

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
73	$120	.6670	.5696	.4915	.4358	.4000	.3792	.3679	.3622	.3595	.3583	.3577	.3575	.3574	.3574
	$250	.6641	.5572	.4595	.3761	.3096	.2600	.2252	.2020	.1873	.1783	.1731	.1701	.1685	.1676
	$500	.6635	.5542	.4506	.3568	.2760	.2098	.1582	.1198	.0924	.0734	.0608	.0526	.0475	.0443
	$1,000	.6634	.5537	.4491	.3532	.2692	.1991	.1432	.1004	.0689	.0465	.0311	.0208	.0141	.0099
74	$120	.6666	.5686	.4900	.4341	.3986	.3781	.3672	.3618	.3593	.3582	.3577	.3575	.3574	.3574
	$250	.6638	.5563	.4578	.3736	.3067	.2571	.2226	.1999	.1858	.1773	.1724	.1697	.1682	.1674
	$500	.6633	.5534	.4489	.3539	.2721	.2054	.1538	.1158	.0889	.0707	.0587	.0511	.0464	.0436
	$1,000	.6632	.5529	.4473	.3501	.2650	.1941	.1379	.0954	.0645	.0429	.0283	.0187	.0126	.0088

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 7
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0039	.0141	.0290	.0474	.0923	.1457	.2057	.2709
41	$120	.0000	.0035	.0130	.0270	.0446	.0880	.1399	.1986	.2627
42	$120	.0000	.0031	.0119	.0252	.0419	.0837	.1342	.1915	.2544
43	$120	.0000	.0028	.0109	.0234	.0393	.0795	.1285	.1845	.2464
44	$120	.0000	.0025	.0100	.0217	.0367	.0753	.1228	.1775	.2391
45	$120	.0000	.0022	.0091	.0200	.0343	.0712	.1172	.1705	.2325
46	$120	.0000	.0019	.0082	.0184	.0319	.0672	.1117	.1639	.2264
47	$120	.0000	.0017	.0074	.0169	.0296	.0633	.1062	.1578	.2206
48	$120	.0000	.0015	.0066	.0154	.0273	.0594	.1008	.1521	.2150
49	$120	.0000	.0013	.0059	.0140	.0251	.0556	.0956	.1468	.2095
50	$120	.0000	.0011	.0053	.0126	.0230	.0519	.0907	.1417	.2042
	$250	.0000	.0011	.0053	.0127	.0232	.0522	.0906	.1369	.1900
51	$120	.0000	.0009	.0046	.0114	.0210	.0483	.0861	.1367	.1989
	$250	.0000	.0009	.0047	.0115	.0212	.0486	.0854	.1302	.1819
52	$120	.0000	.0008	.0041	.0102	.0191	.0448	.0818	.1319	.1936
	$250	.0000	.0008	.0041	.0103	.0192	.0450	.0802	.1235	.1738
53	$120	.0000	.0006	.0035	.0091	.0173	.0414	.0776	.1271	.1884
	$250	.0000	.0007	.0036	.0091	.0174	.0416	.0751	.1168	.1658
54	$120	.0000	.0005	.0030	.0080	.0155	.0382	.0737	.1224	.1833
	$250	.0000	.0005	.0031	.0081	.0156	.0382	.0701	.1102	.1581
55	$120	.0000	.0004	.0026	.0070	.0138	.0353	.0698	.1178	.1785
	$250	.0000	.0004	.0026	.0071	.0139	.0349	.0651	.1036	.1508
56	$120	.0000	.0004	.0022	.0061	.0123	.0325	.0660	.1133	.1737
	$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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
58	$120	.0000	.0002	.0015	.0045	.0094	.0274	.0587	.1046	.1645
	$250	.0000	.0002	.0015	.0045	.0095	.0258	.0508	.0855	.1306
	$500	.0000	.0002	.0015	.0045	.0095	.0258	.0509	.0846	.1265
59	$120	.0000	.0002	.0012	.0038	.0082	.0250	.0553	.1004	.1601
	$250	.0000	.0002	.0013	.0038	.0082	.0230	.0464	.0799	.1242
	$500	.0000	.0002	.0013	.0038	.0082	.0230	.0464	.0783	.1188
60	$120	.0000	.0001	.0010	.0031	.0070	.0228	.0519	.0963	.1558
	$250	.0000	.0001	.0010	.0032	.0070	.0203	.0422	.0746	.1180
	$500	.0000	.0001	.0010	.0032	.0070	.0203	.0420	.0723	.1112
61	$120	.0000	.0001	.0008	.0026	.0060	.0206	.0487	.0924	.1516
	$250	.0000	.0001	.0008	.0026	.0059	.0177	.0383	.0695	.1118
	$500	.0000	.0001	.0008	.0026	.0059	.0178	.0377	.0663	.1038
62	$120	.0000	.0001	.0006	.0021	.0051	.0186	.0456	.0885	.1475
	$250	.0000	.0001	.0006	.0021	.0049	.0154	.0346	.0645	.1058
	$500	.0000	.0001	.0006	.0021	.0049	.0154	.0336	.0605	.0965
63	$120	.0000	.0000	.0005	.0017	.0043	.0167	.0426	.0848	.1435
	$250	.0000	.0000	.0005	.0017	.0040	.0133	.0311	.0597	.1000
	$500	.0000	.0000	.0005	.0017	.0040	.0132	.0297	.0549	.0895
64	$120	.0000	.0000	.0003	.0013	.0036	.0150	.0397	.0811	.1396
	$250	.0000	.0000	.0003	.0013	.0032	.0113	.0278	.0550	.0943
	$500	.0000	.0000	.0003	.0013	.0032	.0111	.0260	.0495	.0827
	$1,000	.0000	.0000	.0003	.0013	.0032	.0111	.0261	.0495	.0823
65	$120	.0000	.0000	.0002	.0010	.0030	.0133	.0369	.0776	.1359
	$250	.0000	.0000	.0002	.0010	.0025	.0096	.0247	.0505	.0888
	$500	.0000	.0000	.0002	.0010	.0025	.0092	.0226	.0444	.0761
	$1,000	.0000	.0000	.0002	.0010	.0025	.0092	.0226	.0443	.0754
66	$120	.0000	.0000	.0002	.0008	.0024	.0118	.0343	.0742	.1322
	$250	.0000	.0000	.0002	.0007	.0019	.0080	.0217	.0462	.0834
	$500	.0000	.0000	.0002	.0007	.0019	.0075	.0193	.0395	.0697
	$1,000	.0000	.0000	.0002	.0007	.0019	.0075	.0193	.0392	.0686
67	$120	.0000	.0000	.0001	.0006	.0020	.0104	.0318	.0709	.1287
	$250	.0000	.0000	.0001	.0005	.0014	.0066	.0190	.0421	.0782
	$500	.0000	.0000	.0001	.0005	.0014	.0060	.0163	.0349	.0635
	$1,000	.0000	.0000	.0001	.0005	.0014	.0060	.0163	.0344	.0621
68	$120	.0000	.0000	.0001	.0004	.0015	.0091	.0294	.0677	.1253
	$250	.0000	.0000	.0001	.0003	.0010	.0053	.0165	.0382	.0731
	$500	.0000	.0000	.0001	.0003	.0010	.0046	.0136	.0305	.0576
	$1,000	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0298	.0558
69	$120	.0000	.0000	.0000	.0003	.0012	.0079	.0271	.0646	.1220
	$250	.0000	.0000	.0000	.0002	.0007	.0042	.0141	.0344	.0682
	$500	.0000	.0000	.0000	.0002	.0007	.0035	.0111	.0264	.0518
	$1,000	.0000	.0000	.0000	.0002	.0007	.0035	.0109	.0255	.0496

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

*Single Loss Limit values are expressed in thousands of dollars.

NEW SECTION

WAC 296-17B-980 Hazard Group 8 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 8
Effective November 19, 2010

	Maximum Loss Ratio													
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8984	.8871	.8769	.8676	.8588	.8506	.8428	.8354	.8283	.8215	.8149	.8086	.8024	.7965
2	.8946	.8825	.8715	.8615	.8521	.8433	.8350	.8271	.8195	.8122	.8052	.7984	.7918	.7854
3	.8907	.8778	.8661	.8554	.8455	.8361	.8272	.8187	.8106	.8028	.7953	.7881	.7811	.7743
4	.8868	.8731	.8607	.8493	.8387	.8287	.8192	.8102	.8016	.7933	.7854	.7777	.7702	.7630
5	.8829	.8683	.8552	.8431	.8318	.8212	.8112	.8017	.7925	.7838	.7753	.7672	.7593	.7517
6	.8790	.8636	.8497	.8369	.8249	.8137	.8031	.7931	.7834	.7741	.7652	.7566	.7483	.7402
7	.8751	.8588	.8441	.8306	.8180	.8062	.7950	.7844	.7742	.7645	.7551	.7460	.7373	.7288
8	.8712	.8540	.8386	.8243	.8111	.7987	.7869	.7757	.7650	.7547	.7449	.7353	.7261	.7172
9	.8673	.8492	.8330	.8180	.8041	.7911	.7787	.7669	.7557	.7450	.7346	.7246	.7150	.7057
10	.8633	.8444	.8274	.8117	.7971	.7834	.7705	.7581	.7464	.7351	.7243	.7138	.7038	.6940
11	.8594	.8396	.8217	.8053	.7901	.7757	.7622	.7493	.7370	.7252	.7139	.7030	.6925	.6823
12	.8554	.8347	.8161	.7989	.7830	.7680	.7538	.7404	.7276	.7153	.7035	.6921	.6812	.6706
13	.8515	.8299	.8104	.7925	.7758	.7602	.7454	.7314	.7180	.7053	.6930	.6812	.6698	.6588
14	.8475	.8250	.8046	.7860	.7686	.7523	.7370	.7224	.7085	.6952	.6824	.6702	.6584	.6470
15	.8435	.8200	.7989	.7794	.7614	.7444	.7284	.7133	.6988	.6850	.6718	.6591	.6468	.6351
16	.8395	.8151	.7931	.7729	.7541	.7365	.7199	.7041	.6891	.6748	.6611	.6480	.6353	.6231
17	.8355	.8101	.7872	.7662	.7467	.7285	.7112	.6949	.6794	.6646	.6504	.6368	.6237	.6111
18	.8314	.8051	.7813	.7596	.7393	.7204	.7025	.6856	.6696	.6542	.6396	.6255	.6120	.5991
19	.8274	.8001	.7754	.7528	.7319	.7122	.6938	.6763	.6597	.6439	.6287	.6142	.6003	.5870
20	.8233	.7950	.7695	.7461	.7244	.7041	.6849	.6669	.6497	.6334	.6178	.6029	.5886	.5748
21	.8192	.7899	.7635	.7392	.7168	.6958	.6760	.6574	.6397	.6229	.6068	.5914	.5767	.5626
22	.8151	.7847	.7574	.7323	.7091	.6874	.6671	.6478	.6296	.6122	.5957	.5799	.5648	.5503
23	.8109	.7796	.7513	.7254	.7014	.6790	.6580	.6382	.6194	.6016	.5846	.5683	.5528	.5379
24	.8068	.7743	.7451	.7184	.6936	.6705	.6489	.6284	.6091	.5908	.5733	.5567	.5408	.5255
25	.8026	.7691	.7389	.7113	.6858	.6620	.6397	.6186	.5988	.5799	.5620	.5449	.5286	.5130
26	.7984	.7638	.7326	.7041	.6778	.6533	.6304	.6087	.5883	.5690	.5506	.5331	.5164	.5004
27	.7941	.7584	.7263	.6969	.6698	.6446	.6210	.5988	.5778	.5580	.5392	.5212	.5041	.4878
28	.7898	.7530	.7199	.6896	.6617	.6358	.6115	.5887	.5672	.5469	.5276	.5092	.4917	.4750
29	.7856	.7476	.7135	.6823	.6536	.6269	.6020	.5786	.5565	.5357	.5159	.4972	.4793	.4622
30	.7812	.7421	.7070	.6749	.6453	.6179	.5923	.5683	.5457	.5244	.5041	.4850	.4667	.4492
31	.7769	.7366	.7004	.6674	.6370	.6089	.5826	.5580	.5348	.5130	.4923	.4727	.4540	.4362
32	.7725	.7311	.6938	.6599	.6286	.5997	.5727	.5475	.5238	.5015	.4803	.4603	.4412	.4231
33	.7682	.7255	.6871	.6522	.6202	.5905	.5628	.5370	.5127	.4899	.4683	.4478	.4284	.4098
34	.7637	.7198	.6804	.6445	.6116	.5811	.5528	.5263	.5015	.4781	.4560	.4351	.4153	.3964
35	.7593	.7141	.6736	.6367	.6029	.5717	.5426	.5155	.4901	.4662	.4437	.4224	.4021	.3829
36	.7548	.7084	.6667	.6288	.5941	.5621	.5323	.5046	.4786	.4542	.4312	.4094	.3887	.3691
37	.7503	.7026	.6598	.6209	.5853	.5524	.5219	.4935	.4670	.4420	.4185	.3963	.3752	.3554
38	.7458	.6968	.6528	.6128	.5763	.5426	.5114	.4823	.4552	.4297	.4056	.3830	.3617	.3417

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
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
69	.6366	.5391	.4490	.3681	.2971	.2365	.1857	.1440	.1105	.0839	.0631	.0472	.0350	.0259
70	.6352	.5362	.4444	.3617	.2893	.2276	.1763	.1347	.1016	.0758	.0559	.0409	.0297	.0214
71	.6339	.5335	.4399	.3553	.2813	.2186	.1669	.1253	.0928	.0677	.0489	.0349	.0247	.0173
72	.6330	.5312	.4358	.3494	.2738	.2100	.1579	.1165	.0845	.0603	.0424	.0295	.0203	.0138
73	.6322	.5293	.4321	.3438	.2667	.2018	.1493	.1080	.0766	.0534	.0366	.0247	.0164	.0108
74	.6319	.5281	.4299	.3403	.2620	.1965	.1436	.1025	.0716	.0491	.0330	.0218	.0142	.0091

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 8
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0404	.0830	.1275	.1734	.2674	.3631	.4599	.5576
2	.0000	.0392	.0810	.1250	.1705	.2636	.3585	.4545	.5515
3	.0000	.0379	.0791	.1226	.1675	.2597	.3538	.4491	.5454
4	.0000	.0367	.0772	.1202	.1646	.2558	.3491	.4437	.5393
5	.0000	.0355	.0753	.1178	.1617	.2519	.3443	.4382	.5331
6	.0000	.0343	.0735	.1154	.1587	.2480	.3396	.4327	.5269

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
7	.0000	.0332	.0717	.1130	.1558	.2441	.3348	.4271	.5206
8	.0000	.0321	.0699	.1106	.1528	.2402	.3300	.4216	.5143
9	.0000	.0310	.0681	.1082	.1499	.2363	.3252	.4160	.5080
10	.0000	.0299	.0664	.1059	.1470	.2323	.3204	.4104	.5017
11	.0000	.0289	.0647	.1035	.1441	.2284	.3156	.4047	.4953
12	.0000	.0279	.0630	.1012	.1411	.2244	.3107	.3991	.4889
13	.0000	.0269	.0613	.0988	.1382	.2205	.3059	.3934	.4825
14	.0000	.0259	.0596	.0965	.1353	.2165	.3010	.3876	.4760
15	.0000	.0250	.0579	.0941	.1323	.2125	.2960	.3819	.4694
16	.0000	.0240	.0562	.0918	.1294	.2085	.2911	.3761	.4629
17	.0000	.0231	.0546	.0895	.1265	.2045	.2861	.3702	.4562
18	.0000	.0222	.0529	.0871	.1235	.2004	.2811	.3643	.4496
19	.0000	.0214	.0513	.0848	.1206	.1964	.2761	.3584	.4428
20	.0000	.0205	.0496	.0825	.1176	.1923	.2710	.3525	.4361
21	.0000	.0196	.0480	.0802	.1147	.1882	.2659	.3465	.4292
22	.0000	.0188	.0464	.0778	.1117	.1841	.2607	.3404	.4223
23	.0000	.0180	.0448	.0755	.1087	.1799	.2556	.3343	.4154
24	.0000	.0171	.0432	.0732	.1057	.1758	.2503	.3281	.4084
25	.0000	.0163	.0416	.0709	.1028	.1716	.2451	.3219	.4013
26	.0000	.0155	.0400	.0686	.0998	.1674	.2398	.3156	.3941
27	.0000	.0148	.0384	.0663	.0968	.1631	.2344	.3093	.3869
28	.0000	.0140	.0369	.0640	.0938	.1588	.2290	.3029	.3796
29	.0000	.0133	.0353	.0617	.0908	.1546	.2236	.2965	.3723
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

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 8
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7364	.6844	.6378	.5956	.5570	.5249	.5003	.4803	.4637	.4497	.4378	.4276	.4192	.3859
41	$120	.7319	.6786	.6308	.5874	.5486	.5184	.4945	.4749	.4585	.4447	.4329	.4232	.4157	.3859
42	$120	.7275	.6728	.6237	.5792	.5416	.5125	.4890	.4697	.4534	.4397	.4283	.4195	.4126	.3859
43	$120	.7231	.6670	.6166	.5714	.5354	.5069	.4837	.4644	.4483	.4349	.4244	.4162	.4098	.3859
44	$120	.7188	.6612	.6096	.5647	.5296	.5014	.4784	.4592	.4433	.4307	.4209	.4132	.4072	.3859
45	$120	.7145	.6555	.6026	.5586	.5241	.4961	.4731	.4540	.4387	.4269	.4177	.4104	.4047	.3859
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

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
	$250	.6901	.6223	.5613	.5062	.4565	.4139	.3780	.3478	.3223	.3005	.2820	.2663	.2533	.2426
52	$120	.6860	.6196	.5659	.5224	.4879	.4614	.4412	.4260	.4147	.4064	.4004	.3961	.3930	.3859
	$250	.6862	.6168	.5543	.4979	.4480	.4059	.3704	.3405	.3151	.2935	.2754	.2604	.2481	.2380
53	$120	.6823	.6155	.5613	.5175	.4833	.4572	.4374	.4228	.4120	.4042	.3987	.3947	.3920	.3859
	$250	.6824	.6113	.5474	.4898	.4402	.3983	.3630	.3332	.3079	.2867	.2692	.2549	.2432	.2337
54	$120	.6789	.6116	.5567	.5128	.4789	.4531	.4338	.4197	.4095	.4022	.3971	.3935	.3910	.3859
	$250	.6786	.6059	.5405	.4823	.4327	.3909	.3557	.3259	.3009	.2803	.2634	.2498	.2386	.2297
55	$120	.6757	.6077	.5521	.5083	.4746	.4491	.4304	.4169	.4072	.4004	.3957	.3924	.3902	.3859
	$250	.6749	.6006	.5337	.4752	.4255	.3837	.3484	.3187	.2942	.2742	.2580	.2449	.2343	.2259
56	$120	.6728	.6039	.5477	.5038	.4703	.4454	.4272	.4142	.4050	.3987	.3944	.3915	.3895	.3859
	$250	.6713	.5953	.5272	.4684	.4185	.3765	.3411	.3118	.2878	.2684	.2527	.2402	.2302	.2224
57	$120	.6700	.6000	.5435	.4995	.4662	.4417	.4241	.4116	.4030	.3972	.3932	.3906	.3889	.3859
	$250	.6678	.5901	.5211	.4618	.4116	.3693	.3340	.3051	.2817	.2628	.2478	.2358	.2265	.2192
58	$120	.6672	.5963	.5394	.4953	.4623	.4382	.4211	.4093	.4012	.3958	.3922	.3899	.3884	.3859
	$250	.6643	.5851	.5153	.4555	.4048	.3622	.3272	.2987	.2758	.2575	.2430	.2318	.2230	.2162
	$500	.6644	.5851	.5135	.4492	.3917	.3408	.2963	.2580	.2251	.1969	.1730	.1527	.1356	.1212
59	$120	.6646	.5928	.5353	.4912	.4584	.4348	.4183	.4071	.3995	.3945	.3913	.3892	.3880	.3859
	$250	.6610	.5803	.5097	.4492	.3980	.3554	.3206	.2925	.2701	.2524	.2386	.2279	.2198	.2136
	$500	.6611	.5801	.5069	.4412	.3826	.3312	.2867	.2484	.2157	.1879	.1644	.1447	.1282	.1146
60	$120	.6621	.5893	.5314	.4872	.4547	.4316	.4157	.4050	.3979	.3934	.3905	.3887	.3876	.3859
	$250	.6578	.5759	.5043	.4430	.3913	.3487	.3141	.2864	.2646	.2476	.2344	.2244	.2168	.2111
	$500	.6579	.5752	.5004	.4333	.3738	.3220	.2773	.2391	.2066	.1792	.1562	.1371	.1213	.1084
61	$120	.6596	.5860	.5275	.4833	.4511	.4285	.4132	.4031	.3965	.3924	.3898	.3882	.3873	.3859
	$250	.6548	.5717	.4990	.4368	.3848	.3422	.3078	.2806	.2593	.2430	.2305	.2211	.2141	.2089
	$500	.6548	.5704	.4940	.4255	.3653	.3130	.2681	.2299	.1976	.1706	.1482	.1298	.1147	.1025
62	$120	.6573	.5827	.5238	.4795	.4476	.4256	.4109	.4013	.3952	.3914	.3892	.3878	.3870	.3859
	$250	.6520	.5677	.4939	.4309	.3785	.3358	.3017	.2750	.2543	.2386	.2268	.2181	.2116	.2070
	$500	.6519	.5658	.4877	.4181	.3570	.3042	.2591	.2209	.1889	.1624	.1406	.1229	.1086	.0970
63	$120	.6551	.5796	.5201	.4758	.4443	.4228	.4087	.3997	.3940	.3906	.3886	.3874	.3868	.3859
	$250	.6495	.5638	.4889	.4251	.3723	.3296	.2958	.2696	.2496	.2345	.2234	.2153	.2094	.2052
	$500	.6492	.5614	.4817	.4108	.3489	.2955	.2501	.2120	.1804	.1545	.1333	.1163	.1027	.0919
64	$120	.6530	.5765	.5166	.4722	.4411	.4202	.4066	.3982	.3930	.3899	.3882	.3871	.3866	.3859
	$250	.6471	.5602	.4840	.4195	.3663	.3236	.2901	.2644	.2450	.2307	.2202	.2127	.2074	.2037
	$500	.6466	.5571	.4759	.4038	.3410	.2870	.2414	.2034	.1722	.1468	.1264	.1101	.0973	.0872
	$1,000	.6466	.5572	.4758	.4029	.3385	.2824	.2340	.1928	.1581	.1291	.1050	.0853	.0691	.0561
65	$120	.6510	.5736	.5131	.4688	.4380	.4177	.4047	.3968	.3921	.3893	.3878	.3869	.3864	.3859
	$250	.6450	.5567	.4793	.4139	.3604	.3177	.2845	.2594	.2407	.2271	.2173	.2104	.2056	.2023
	$500	.6442	.5531	.4704	.3970	.3332	.2786	.2328	.1950	.1642	.1394	.1197	.1042	.0922	.0829
	$1,000	.6442	.5531	.4700	.3956	.3300	.2730	.2242	.1829	.1484	.1198	.0964	.0773	.0620	.0498
66	$120	.6492	.5708	.5098	.4655	.4351	.4153	.4030	.3955	.3912	.3888	.3874	.3867	.3863	.3859
	$250	.6430	.5533	.4748	.4086	.3546	.3120	.2792	.2547	.2367	.2238	.2147	.2084	.2040	.2011
	$500	.6420	.5493	.4651	.3904	.3255	.2704	.2245	.1868	.1565	.1323	.1134	.0987	.0875	.0790
	$1,000	.6420	.5492	.4644	.3884	.3216	.2637	.2145	.1731	.1389	.1108	.0881	.0698	.0553	.0439
67	$120	.6474	.5681	.5066	.4622	.4323	.4131	.4013	.3944	.3905	.3883	.3872	.3865	.3862	.3859
	$250	.6412	.5502	.4705	.4034	.3490	.3064	.2740	.2501	.2329	.2207	.2122	.2065	.2027	.2001
	$500	.6400	.5458	.4601	.3839	.3181	.2624	.2163	.1789	.1490	.1256	.1074	.0936	.0832	.0754
	$1,000	.6400	.5456	.4591	.3815	.3133	.2546	.2049	.1636	.1296	.1021	.0801	.0627	.0491	.0386
68	$120	.6458	.5655	.5034	.4591	.4296	.4110	.3998	.3934	.3898	.3879	.3869	.3864	.3861	.3859
	$250	.6395	.5473	.4663	.3983	.3435	.3010	.2691	.2458	.2293	.2178	.2101	.2049	.2015	.1993
	$500	.6382	.5426	.4552	.3777	.3108	.2545	.2083	.1711	.1418	.1191	.1018	.0889	.0792	.0722
	$1,000	.6382	.5422	.4539	.3747	.3053	.2457	.1955	.1542	.1206	.0937	.0725	.0560	.0433	.0337

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	$120	.6443	.5630	.5004	.4562	.4270	.4090	.3984	.3925	.3893	.3876	.3867	.3863	.3861	.3859
	$250	.6380	.5445	.4623	.3934	.3382	.2958	.2643	.2417	.2260	.2152	.2081	.2034	.2004	.1986
	$500	.6366	.5396	.4506	.3717	.3037	.2468	.2004	.1636	.1349	.1130	.0966	.0845	.0757	.0694
	$1,000	.6365	.5391	.4490	.3681	.2973	.2368	.1863	.1449	.1118	.0856	.0653	.0497	.0380	.0292
70	$120	.6428	.5606	.4975	.4533	.4246	.4072	.3972	.3917	.3888	.3873	.3866	.3862	.3860	.3859
	$250	.6367	.5419	.4584	.3887	.3331	.2908	.2598	.2379	.2229	.2128	.2063	.2021	.1996	.1980
	$500	.6353	.5368	.4463	.3658	.2967	.2392	.1928	.1563	.1282	.1072	.0917	.0804	.0725	.0669
	$1,000	.6352	.5362	.4444	.3618	.2895	.2281	.1772	.1359	.1033	.0779	.0585	.0439	.0332	.0253
71	$120	.6415	.5583	.4947	.4505	.4223	.4054	.3960	.3909	.3883	.3870	.3864	.3861	.3860	.3859
	$250	.6355	.5395	.4547	.3839	.3280	.2858	.2553	.2342	.2199	.2106	.2047	.2010	.1988	.1974
	$500	.6341	.5343	.4421	.3601	.2898	.2317	.1852	.1490	.1217	.1016	.0870	.0767	.0695	.0646
	$1,000	.6339	.5335	.4399	.3555	.2817	.2193	.1680	.1269	.0948	.0703	.0520	.0385	.0287	.0217
72	$120	.6403	.5561	.4920	.4479	.4202	.4039	.3950	.3903	.3880	.3869	.3863	.3861	.3860	.3859
	$250	.6346	.5373	.4513	.3796	.3232	.2812	.2513	.2308	.2173	.2087	.2034	.2001	.1982	.1971
	$500	.6332	.5321	.4384	.3548	.2833	.2246	.1780	.1424	.1158	.0965	.0829	.0735	.0671	.0628
	$1,000	.6330	.5313	.4359	.3497	.2744	.2110	.1594	.1185	.0871	.0635	.0461	.0337	.0249	.0188
73	$120	.6393	.5542	.4896	.4456	.4182	.4025	.3941	.3898	.3877	.3867	.3862	.3861	.3860	.3859
	$250	.6337	.5354	.4481	.3755	.3188	.2770	.2476	.2278	.2151	.2071	.2022	.1993	.1977	.1967
	$500	.6325	.5303	.4350	.3499	.2773	.2179	.1714	.1362	.1104	.0920	.0793	.0707	.0650	.0613
	$1,000	.6323	.5293	.4323	.3443	.2675	.2032	.1512	.1106	.0799	.0572	.0410	.0295	.0216	.0163
74	$120	.6386	.5530	.4881	.4441	.4171	.4017	.3936	.3895	.3875	.3866	.3862	.3860	.3860	.3859
	$250	.6333	.5342	.4462	.3730	.3161	.2743	.2453	.2260	.2137	.2061	.2016	.1989	.1974	.1966
	$500	.6321	.5292	.4329	.3468	.2734	.2137	.1672	.1323	.1070	.0893	.0772	.0691	.0638	.0605
	$1,000	.6319	.5282	.4301	.3409	.2631	.1982	.1460	.1056	.0754	.0534	.0378	.0271	.0198	.0149

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 8
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0061	.0193	.0368	.0573	.1054	.1604	.2208	.2856
41	$120	.0000	.0056	.0180	.0347	.0544	.1009	.1546	.2138	.2774
42	$120	.0000	.0051	.0167	.0326	.0515	.0965	.1488	.2067	.2692
43	$120	.0000	.0046	.0155	.0306	.0487	.0921	.1430	.1996	.2614
44	$120	.0000	.0042	.0144	.0286	.0459	.0878	.1372	.1926	.2547
45	$120	.0000	.0038	.0132	.0267	.0432	.0835	.1315	.1856	.2486
46	$120	.0000	.0034	.0122	.0248	.0405	.0793	.1258	.1791	.2431
47	$120	.0000	.0030	.0111	.0230	.0379	.0751	.1201	.1734	.2377
48	$120	.0000	.0027	.0102	.0213	.0354	.0709	.1145	.1680	.2326
49	$120	.0000	.0024	.0092	.0196	.0329	.0669	.1092	.1630	.2275
50	$120	.0000	.0021	.0083	.0179	.0305	.0628	.1043	.1582	.2225
	$250	.0000	.0021	.0084	.0180	.0306	.0631	.1038	.1513	.2044

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
51	$120	.0000	.0018	.0075	.0164	.0281	.0589	.0998	.1535	.2175
	$250	.0000	.0018	.0075	.0165	.0282	.0591	.0983	.1443	.1962
52	$120	.0000	.0016	.0067	.0149	.0258	.0550	.0956	.1489	.2124
	$250	.0000	.0016	.0067	.0149	.0259	.0552	.0928	.1373	.1879
53	$120	.0000	.0014	.0059	.0134	.0236	.0513	.0915	.1443	.2075
	$250	.0000	.0014	.0059	.0135	.0237	.0514	.0873	.1304	.1798
54	$120	.0000	.0012	.0052	.0120	.0215	.0479	.0876	.1397	.2028
	$250	.0000	.0012	.0052	.0121	.0216	.0476	.0819	.1235	.1723
55	$120	.0000	.0010	.0045	.0107	.0194	.0447	.0837	.1351	.1983
	$250	.0000	.0010	.0046	.0108	.0195	.0439	.0766	.1167	.1652
56	$120	.0000	.0008	.0039	.0095	.0174	.0418	.0799	.1307	.1938
	$250	.0000	.0008	.0040	.0096	.0175	.0403	.0713	.1102	.1584
57	$120	.0000	.0007	.0034	.0083	.0155	.0390	.0760	.1265	.1895
	$250	.0000	.0007	.0034	.0084	.0156	.0368	.0661	.1041	.1518
58	$120	.0000	.0006	.0029	.0072	.0138	.0362	.0723	.1224	.1853
	$250	.0000	.0006	.0029	.0073	.0138	.0333	.0611	.0983	.1455
	$500	.0000	.0006	.0029	.0073	.0139	.0334	.0611	.0965	.1392
59	$120	.0000	.0004	.0024	.0062	.0122	.0336	.0688	.1183	.1812
	$250	.0000	.0004	.0024	.0063	.0121	.0300	.0563	.0927	.1392
	$500	.0000	.0004	.0024	.0063	.0122	.0301	.0561	.0899	.1312
60	$120	.0000	.0004	.0020	.0053	.0108	.0311	.0653	.1144	.1772
	$250	.0000	.0004	.0020	.0053	.0106	.0268	.0519	.0873	.1330
	$500	.0000	.0004	.0020	.0054	.0106	.0269	.0512	.0834	.1233
61	$120	.0000	.0003	.0016	.0045	.0095	.0286	.0620	.1105	.1733
	$250	.0000	.0003	.0016	.0045	.0091	.0238	.0477	.0820	.1268
	$500	.0000	.0003	.0016	.0045	.0091	.0238	.0464	.0770	.1155
62	$120	.0000	.0002	.0013	.0037	.0083	.0263	.0587	.1068	.1695
	$250	.0000	.0002	.0013	.0037	.0077	.0210	.0437	.0769	.1209
	$500	.0000	.0002	.0013	.0037	.0077	.0209	.0418	.0707	.1081
63	$120	.0000	.0002	.0010	.0031	.0072	.0241	.0556	.1031	.1658
	$250	.0000	.0002	.0010	.0030	.0064	.0185	.0398	.0719	.1151
	$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

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	$500	.0000	.0001	.0004	.0014	.0033	.0110	.0253	.0481	.0804
	$1,000	.0000	.0001	.0004	.0014	.0033	.0110	.0252	.0474	.0784
67	$120	.0000	.0000	.0003	.0013	.0038	.0164	.0441	.0896	.1522
	$250	.0000	.0000	.0003	.0010	.0026	.0102	.0262	.0535	.0934
	$500	.0000	.0000	.0003	.0010	.0025	.0090	.0218	.0431	.0739
	$1,000	.0000	.0000	.0003	.0010	.0026	.0090	.0216	.0421	.0715
68	$120	.0000	.0000	.0002	.0010	.0031	.0148	.0415	.0864	.1491
	$250	.0000	.0000	.0002	.0007	.0020	.0085	.0233	.0493	.0883
	$500	.0000	.0000	.0002	.0007	.0019	.0072	.0186	.0382	.0677
	$1,000	.0000	.0000	.0002	.0007	.0019	.0072	.0182	.0369	.0647
69	$120	.0000	.0000	.0001	.0008	.0026	.0133	.0390	.0834	.1462
	$250	.0000	.0000	.0001	.0005	.0015	.0070	.0205	.0453	.0834
	$500	.0000	.0000	.0001	.0005	.0013	.0056	.0156	.0336	.0617
	$1,000	.0000	.0000	.0001	.0005	.0013	.0055	.0151	.0320	.0581
70	$120	.0000	.0000	.0001	.0006	.0021	.0118	.0366	.0805	.1433
	$250	.0000	.0000	.0001	.0003	.0011	.0057	.0179	.0414	.0787
	$500	.0000	.0000	.0001	.0003	.0009	.0043	.0128	.0293	.0558
	$1,000	.0000	.0000	.0001	.0003	.0009	.0042	.0122	.0274	.0518
71	$120	.0000	.0000	.0001	.0004	.0017	.0105	.0343	.0777	.1405
	$250	.0000	.0000	.0000	.0002	.0007	.0045	.0155	.0377	.0739
	$500	.0000	.0000	.0000	.0002	.0006	.0031	.0103	.0251	.0501
	$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0455
72	$120	.0000	.0000	.0000	.0003	.0013	.0093	.0321	.0750	.1379
	$250	.0000	.0000	.0000	.0001	.0005	.0036	.0133	.0343	.0696
	$500	.0000	.0000	.0000	.0001	.0003	.0022	.0081	.0214	.0448
	$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0189	.0397
73	$120	.0000	.0000	.0000	.0002	.0010	.0083	.0302	.0726	.1356
	$250	.0000	.0000	.0000	.0001	.0003	.0027	.0114	.0311	.0655
	$500	.0000	.0000	.0000	.0000	.0002	.0015	.0063	.0180	.0399
	$1,000	.0000	.0000	.0000	.0000	.0001	.0013	.0053	.0153	.0343
74	$120	.0000	.0000	.0000	.0002	.0009	.0076	.0290	.0711	.1341
	$250	.0000	.0000	.0000	.0000	.0002	.0023	.0102	.0292	.0630
	$500	.0000	.0000	.0000	.0000	.0001	.0011	.0052	.0159	.0368
	$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0131	.0309

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 8
Effective November 19, 2010

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.9437	.9319	.9212	.9113	.9021	.8935	.8853	.8775	.8701	.8629	.8560	.8493	.8429	.8366
2	.9397	.9269	.9155	.9049	.8951	.8859	.8771	.8688	.8608	.8531	.8457	.8386	.8317	.8250
3	.9356	.9221	.9098	.8986	.8881	.8782	.8689	.8600	.8515	.8433	.8355	.8278	.8205	.8133
4	.9315	.9171	.9041	.8921	.8809	.8705	.8605	.8511	.8420	.8333	.8250	.8169	.8091	.8015
5	.9274	.9121	.8983	.8856	.8738	.8626	.8521	.8421	.8325	.8233	.8144	.8059	.7976	.7896
6	.9233	.9071	.8925	.8791	.8665	.8548	.8436	.8330	.8229	.8132	.8038	.7948	.7860	.7776
7	.9192	.9021	.8867	.8725	.8593	.8469	.8351	.8240	.8133	.8030	.7931	.7836	.7744	.7655
8	.9151	.8971	.8808	.8659	.8520	.8389	.8266	.8148	.8036	.7928	.7824	.7724	.7628	.7534
9	.9110	.8920	.8750	.8593	.8447	.8309	.8180	.8056	.7938	.7825	.7716	.7612	.7510	.7412
10	.9069	.8870	.8691	.8526	.8373	.8229	.8093	.7964	.7840	.7722	.7608	.7498	.7392	.7290
11	.9027	.8819	.8632	.8459	.8299	.8148	.8006	.7871	.7742	.7618	.7499	.7385	.7274	.7167
12	.8986	.8768	.8572	.8392	.8224	.8067	.7918	.7777	.7642	.7513	.7389	.7270	.7155	.7044
13	.8944	.8717	.8512	.8324	.8149	.7985	.7830	.7683	.7542	.7408	.7279	.7155	.7036	.6920
14	.8902	.8665	.8452	.8256	.8074	.7903	.7741	.7588	.7442	.7302	.7168	.7040	.6915	.6796
15	.8860	.8614	.8391	.8187	.7998	.7820	.7652	.7492	.7341	.7196	.7057	.6923	.6795	.6671
16	.8818	.8562	.8331	.8118	.7921	.7736	.7562	.7396	.7239	.7089	.6945	.6806	.6673	.6545
17	.8776	.8509	.8269	.8049	.7844	.7652	.7471	.7300	.7136	.6981	.6832	.6689	.6552	.6419
18	.8734	.8457	.8207	.7979	.7766	.7567	.7380	.7202	.7033	.6872	.6718	.6571	.6429	.6293
19	.8691	.8404	.8145	.7908	.7688	.7482	.7288	.7104	.6929	.6763	.6604	.6452	.6306	.6165
20	.8648	.8351	.8083	.7837	.7609	.7396	.7195	.7005	.6825	.6653	.6490	.6333	.6182	.6038
21	.8605	.8297	.8019	.7765	.7529	.7309	.7101	.6905	.6719	.6543	.6374	.6212	.6058	.5909
22	.8562	.8243	.7956	.7693	.7449	.7221	.7007	.6805	.6613	.6431	.6257	.6092	.5933	.5780
23	.8518	.8189	.7892	.7620	.7368	.7133	.6912	.6704	.6506	.6319	.6140	.5970	.5807	.5651
24	.8474	.8134	.7827	.7546	.7286	.7043	.6816	.6601	.6398	.6206	.6022	.5847	.5680	.5520
25	.8430	.8079	.7762	.7472	.7203	.6953	.6719	.6498	.6290	.6092	.5904	.5724	.5553	.5389
26	.8386	.8023	.7696	.7396	.7120	.6862	.6621	.6394	.6180	.5977	.5784	.5600	.5424	.5257
27	.8342	.7967	.7629	.7321	.7036	.6771	.6523	.6290	.6070	.5861	.5663	.5475	.5295	.5124
28	.8297	.7910	.7562	.7244	.6951	.6678	.6423	.6184	.5958	.5744	.5542	.5349	.5165	.4990
29	.8252	.7853	.7494	.7167	.6865	.6585	.6323	.6077	.5846	.5627	.5419	.5222	.5034	.4855
30	.8206	.7795	.7426	.7089	.6779	.6491	.6222	.5969	.5732	.5508	.5296	.5094	.4902	.4719
31	.8161	.7738	.7357	.7011	.6692	.6396	.6120	.5861	.5618	.5389	.5171	.4965	.4769	.4582
32	.8115	.7679	.7288	.6931	.6603	.6299	.6016	.5751	.5502	.5267	.5045	.4835	.4635	.4444
33	.8069	.7621	.7218	.6851	.6514	.6202	.5912	.5641	.5386	.5146	.4919	.4704	.4500	.4305
34	.8022	.7561	.7147	.6770	.6424	.6104	.5807	.5528	.5268	.5022	.4790	.4571	.4362	.4164
35	.7976	.7501	.7076	.6688	.6333	.6005	.5700	.5415	.5148	.4897	.4661	.4437	.4224	.4022
36	.7929	.7441	.7003	.6605	.6241	.5904	.5592	.5300	.5027	.4771	.4529	.4300	.4083	.3877
37	.7882	.7380	.6930	.6522	.6148	.5803	.5483	.5184	.4905	.4643	.4396	.4162	.3942	.3734
38	.7835	.7319	.6857	.6437	.6054	.5700	.5372	.5067	.4781	.4513	.4261	.4023	.3800	.3589
39	.7787	.7258	.6783	.6352	.5959	.5596	.5260	.4948	.4656	.4382	.4125	.3884	.3658	.3445
40	.7740	.7196	.6709	.6267	.5863	.5492	.5148	.4829	.4530	.4251	.3990	.3745	.3516	.3302
41	.7693	.7135	.6635	.6182	.5768	.5387	.5035	.4709	.4404	.4119	.3854	.3607	.3375	.3159
42	.7647	.7074	.6561	.6096	.5672	.5282	.4922	.4588	.4277	.3988	.3720	.3469	.3236	.3018
43	.7601	.7013	.6487	.6010	.5576	.5177	.4808	.4467	.4151	.3858	.3585	.3332	.3097	.2878
44	.7555	.6953	.6413	.5925	.5480	.5071	.4694	.4346	.4025	.3727	.3452	.3197	.2960	.2741
45	.7510	.6893	.6339	.5839	.5383	.4965	.4580	.4226	.3899	.3598	.3319	.3062	.2825	.2605
46	.7466	.6833	.6266	.5753	.5286	.4858	.4466	.4106	.3774	.3469	.3188	.2929	.2691	.2472
47	.7422	.6773	.6192	.5667	.5189	.4752	.4352	.3985	.3649	.3341	.3057	.2798	.2559	.2341
48	.7378	.6714	.6119	.5581	.5092	.4645	.4238	.3865	.3525	.3213	.2928	.2668	.2430	.2212
49	.7335	.6655	.6046	.5495	.4994	.4539	.4124	.3745	.3401	.3086	.2800	.2539	.2302	.2086
50	.7293	.6597	.5973	.5408	.4896	.4432	.4009	.3626	.3277	.2960	.2673	.2413	.2176	.1963
51	.7251	.6539	.5900	.5322	.4799	.4325	.3895	.3506	.3154	.2836	.2548	.2288	.2053	.1842
52	.7210	.6481	.5826	.5235	.4701	.4218	.3782	.3388	.3032	.2712	.2424	.2165	.1933	.1724
53	.7169	.6424	.5753	.5149	.4603	.4111	.3668	.3269	.2911	.2590	.2302	.2044	.1814	.1609

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

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 8
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0425	.0872	.1340	.1822	.2809	.3814	.4831	.5857
2	.0000	.0412	.0851	.1314	.1791	.2769	.3765	.4775	.5793
3	.0000	.0399	.0831	.1288	.1760	.2728	.3716	.4718	.5729
4	.0000	.0386	.0810	.1262	.1729	.2687	.3667	.4660	.5665
5	.0000	.0373	.0791	.1237	.1698	.2646	.3617	.4603	.5600
6	.0000	.0361	.0772	.1212	.1667	.2605	.3567	.4545	.5534
7	.0000	.0349	.0753	.1187	.1636	.2564	.3517	.4486	.5469
8	.0000	.0337	.0734	.1162	.1605	.2523	.3467	.4428	.5403
9	.0000	.0325	.0716	.1137	.1575	.2482	.3416	.4369	.5336
10	.0000	.0314	.0697	.1112	.1544	.2440	.3366	.4310	.5270
11	.0000	.0303	.0679	.1087	.1513	.2399	.3315	.4251	.5203
12	.0000	.0293	.0661	.1063	.1482	.2357	.3264	.4192	.5136
13	.0000	.0282	.0644	.1038	.1452	.2316	.3213	.4132	.5068
14	.0000	.0272	.0626	.1013	.1421	.2274	.3161	.4072	.5000
15	.0000	.0262	.0608	.0989	.1390	.2232	.3109	.4011	.4931
16	.0000	.0253	.0591	.0964	.1359	.2190	.3058	.3950	.4862
17	.0000	.0243	.0573	.0940	.1328	.2148	.3005	.3889	.4792
18	.0000	.0234	.0556	.0915	.1297	.2105	.2953	.3827	.4722
19	.0000	.0224	.0539	.0891	.1266	.2063	.2900	.3765	.4652

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
20	.0000	.0215	.0521	.0867	.1236	.2020	.2847	.3702	.4581
21	.0000	.0206	.0504	.0842	.1204	.1977	.2793	.3639	.4509
22	.0000	.0197	.0487	.0818	.1173	.1934	.2739	.3576	.4436
23	.0000	.0189	.0470	.0793	.1142	.1890	.2684	.3511	.4363
24	.0000	.0180	.0454	.0769	.1111	.1846	.2630	.3447	.4290
25	.0000	.0172	.0437	.0745	.1079	.1802	.2574	.3381	.4215
26	.0000	.0163	.0420	.0720	.1048	.1758	.2519	.3315	.4140
27	.0000	.0155	.0404	.0696	.1017	.1713	.2462	.3249	.4064
28	.0000	.0147	.0387	.0672	.0985	.1669	.2406	.3182	.3988
29	.0000	.0139	.0371	.0648	.0953	.1624	.2349	.3114	.3911
30	.0000	.0132	.0355	.0624	.0922	.1578	.2291	.3046	.3833
31	.0000	.0124	.0339	.0600	.0890	.1533	.2234	.2977	.3754
32	.0000	.0117	.0323	.0576	.0858	.1487	.2175	.2908	.3675
33	.0000	.0110	.0308	.0552	.0827	.1441	.2116	.2838	.3595
34	.0000	.0103	.0292	.0528	.0795	.1394	.2057	.2767	.3514
35	.0000	.0096	.0277	.0504	.0763	.1348	.1997	.2695	.3432
36	.0000	.0089	.0262	.0481	.0731	.1301	.1937	.2623	.3349
37	.0000	.0083	.0247	.0457	.0700	.1254	.1876	.2550	.3266
38	.0000	.0076	.0232	.0434	.0668	.1206	.1815	.2477	.3181
39	.0000	.0070	.0218	.0411	.0636	.1159	.1753	.2403	.3096
40	.0000	.0065	.0204	.0388	.0605	.1112	.1692	.2329	.3011
41	.0000	.0059	.0190	.0366	.0575	.1065	.1631	.2254	.2925
42	.0000	.0054	.0177	.0344	.0544	.1019	.1570	.2180	.2840
43	.0000	.0049	.0164	.0323	.0515	.0973	.1509	.2106	.2754
44	.0000	.0045	.0152	.0302	.0485	.0927	.1448	.2033	.2668
45	.0000	.0040	.0140	.0282	.0457	.0882	.1388	.1959	.2583
46	.0000	.0036	.0129	.0263	.0429	.0837	.1329	.1886	.2497
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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
64	.0000	.0001	.0008	.0025	.0056	.0164	.0348	.0618	.0976
65	.0000	.0001	.0006	.0020	.0045	.0139	.0306	.0557	.0899
66	.0000	.0001	.0004	.0015	.0035	.0116	.0265	.0499	.0824
67	.0000	.0000	.0003	.0011	.0027	.0094	.0227	.0442	.0751
68	.0000	.0000	.0002	.0008	.0020	.0075	.0191	.0388	.0680
69	.0000	.0000	.0001	.0005	.0014	.0058	.0158	.0337	.0610
70	.0000	.0000	.0001	.0003	.0009	.0044	.0128	.0288	.0543
71	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0240	.0476
72	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0197	.0414
73	.0000	.0000	.0000	.0000	.0002	.0013	.0055	.0159	.0356
74	.0000	.0000	.0000	.0000	.0001	.0009	.0043	.0135	.0318

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 8
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7735	.7189	.6700	.6256	.5850	.5514	.5255	.5045	.4871	.4724	.4599	.4492	.4403	.4054
41	$120	.7688	.7128	.6626	.6170	.5763	.5446	.5195	.4989	.4817	.4671	.4548	.4445	.4366	.4054
42	$120	.7642	.7067	.6551	.6085	.5689	.5384	.5137	.4933	.4763	.4619	.4499	.4407	.4334	.4054
43	$120	.7596	.7006	.6477	.6002	.5624	.5324	.5081	.4879	.4709	.4568	.4458	.4372	.4304	.4054
44	$120	.7550	.6946	.6404	.5931	.5563	.5267	.5025	.4824	.4656	.4524	.4421	.4341	.4277	.4054
45	$120	.7505	.6885	.6330	.5868	.5505	.5211	.4970	.4769	.4608	.4484	.4388	.4311	.4251	.4054
46	$120	.7461	.6826	.6262	.5809	.5449	.5156	.4915	.4718	.4566	.4448	.4356	.4283	.4227	.4054
47	$120	.7417	.6766	.6201	.5754	.5394	.5100	.4860	.4671	.4526	.4413	.4325	.4257	.4206	.4054
48	$120	.7373	.6707	.6145	.5699	.5339	.5045	.4809	.4628	.4489	.4380	.4297	.4234	.4187	.4054
49	$120	.7330	.6651	.6093	.5646	.5284	.4990	.4763	.4587	.4452	.4349	.4271	.4213	.4170	.4054
50	$120	.7288	.6600	.6042	.5593	.5229	.4940	.4718	.4548	.4418	.4320	.4248	.4194	.4154	.4054
	$250	.7291	.6594	.5969	.5404	.4891	.4436	.4054	.3733	.3461	.3230	.3033	.2864	.2720	.2601
51	$120	.7246	.6553	.5993	.5541	.5176	.4893	.4676	.4510	.4386	.4294	.4226	.4176	.4141	.4054
	$250	.7249	.6536	.5896	.5317	.4795	.4347	.3971	.3654	.3385	.3157	.2962	.2797	.2661	.2549
52	$120	.7205	.6508	.5945	.5488	.5125	.4847	.4635	.4474	.4356	.4269	.4206	.4161	.4128	.4054
	$250	.7208	.6479	.5823	.5231	.4706	.4264	.3891	.3576	.3310	.3083	.2892	.2735	.2606	.2500
53	$120	.7167	.6466	.5896	.5436	.5077	.4803	.4595	.4441	.4328	.4246	.4188	.4146	.4117	.4054
	$250	.7168	.6422	.5750	.5145	.4624	.4184	.3813	.3500	.3235	.3012	.2828	.2677	.2555	.2455
54	$120	.7131	.6424	.5848	.5386	.5031	.4759	.4557	.4409	.4302	.4225	.4171	.4134	.4108	.4054
	$250	.7128	.6365	.5677	.5066	.4545	.4106	.3736	.3423	.3161	.2944	.2767	.2623	.2507	.2412
55	$120	.7098	.6383	.5800	.5339	.4985	.4718	.4521	.4379	.4277	.4206	.4156	.4122	.4099	.4054
	$250	.7089	.6309	.5606	.4991	.4470	.4030	.3659	.3348	.3090	.2880	.2710	.2572	.2461	.2373
56	$120	.7067	.6343	.5754	.5293	.4940	.4678	.4487	.4351	.4255	.4188	.4143	.4112	.4092	.4054
	$250	.7051	.6253	.5537	.4920	.4396	.3954	.3583	.3275	.3023	.2819	.2655	.2523	.2418	.2336
57	$120	.7037	.6303	.5709	.5247	.4897	.4640	.4455	.4324	.4234	.4172	.4131	.4103	.4085	.4054
	$250	.7014	.6199	.5473	.4851	.4324	.3879	.3509	.3205	.2959	.2761	.2602	.2477	.2379	.2302
58	$120	.7009	.6264	.5666	.5202	.4856	.4603	.4424	.4299	.4214	.4157	.4120	.4096	.4080	.4054
	$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

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
59	$120	.6981	.6227	.5623	.5159	.4815	.4568	.4394	.4276	.4196	.4144	.4110	.4089	.4075	.4054
	$250	.6944	.6096	.5354	.4718	.4180	.3733	.3367	.3072	.2837	.2651	.2506	.2394	.2308	.2243
	$500	.6944	.6093	.5324	.4634	.4019	.3479	.3012	.2609	.2266	.1974	.1727	.1520	.1347	.1204
60	$120	.6954	.6190	.5582	.5117	.4776	.4534	.4367	.4254	.4180	.4132	.4102	.4083	.4071	.4054
	$250	.6910	.6049	.5297	.4653	.4110	.3663	.3300	.3009	.2779	.2600	.2462	.2357	.2277	.2218
	$500	.6911	.6042	.5256	.4551	.3927	.3383	.2913	.2511	.2170	.1882	.1641	.1440	.1274	.1138
61	$120	.6929	.6155	.5541	.5076	.4738	.4502	.4340	.4234	.4165	.4121	.4094	.4078	.4068	.4054
	$250	.6878	.6005	.5242	.4589	.4042	.3594	.3234	.2948	.2724	.2552	.2421	.2322	.2249	.2195
	$500	.6879	.5992	.5189	.4470	.3837	.3288	.2816	.2415	.2076	.1792	.1557	.1364	.1205	.1077
62	$120	.6904	.6121	.5502	.5037	.4702	.4471	.4316	.4215	.4151	.4112	.4088	.4073	.4065	.4054
	$250	.6849	.5963	.5188	.4526	.3976	.3528	.3169	.2889	.2672	.2507	.2383	.2291	.2223	.2174
	$500	.6848	.5943	.5123	.4392	.3750	.3195	.2721	.2320	.1984	.1706	.1477	.1291	.1140	.1019
63	$120	.6881	.6088	.5463	.4998	.4667	.4441	.4293	.4198	.4139	.4103	.4082	.4070	.4063	.4054
	$250	.6822	.5923	.5135	.4465	.3911	.3462	.3107	.2832	.2622	.2464	.2347	.2261	.2200	.2155
	$500	.6819	.5897	.5060	.4316	.3665	.3104	.2628	.2227	.1895	.1622	.1401	.1222	.1079	.0966
64	$120	.6859	.6056	.5426	.4960	.4633	.4414	.4271	.4182	.4128	.4096	.4077	.4067	.4061	.4054
	$250	.6798	.5884	.5084	.4406	.3847	.3399	.3047	.2777	.2574	.2423	.2314	.2235	.2179	.2139
	$500	.6792	.5852	.4999	.4242	.3581	.3015	.2536	.2137	.1809	.1542	.1327	.1157	.1022	.0916
	$1,000	.6792	.5853	.4998	.4232	.3556	.2966	.2458	.2026	.1661	.1356	.1103	.0896	.0726	.0589
65	$120	.6839	.6025	.5390	.4924	.4601	.4387	.4251	.4168	.4118	.4089	.4073	.4064	.4059	.4054
	$250	.6775	.5847	.5035	.4348	.3785	.3337	.2989	.2725	.2529	.2386	.2283	.2210	.2160	.2125
	$500	.6767	.5810	.4941	.4170	.3500	.2927	.2446	.2048	.1725	.1464	.1257	.1095	.0968	.0871
	$1,000	.6767	.5810	.4937	.4155	.3466	.2868	.2355	.1921	.1558	.1258	.1012	.0812	.0651	.0523
66	$120	.6819	.5996	.5355	.4889	.4570	.4362	.4233	.4155	.4109	.4084	.4070	.4062	.4058	.4054
	$250	.6754	.5812	.4988	.4292	.3725	.3277	.2933	.2675	.2486	.2351	.2255	.2189	.2143	.2113
	$500	.6743	.5770	.4886	.4101	.3419	.2841	.2358	.1962	.1644	.1390	.1191	.1037	.0919	.0830
	$1,000	.6744	.5769	.4879	.4080	.3378	.2770	.2253	.1819	.1459	.1164	.0925	.0733	.0581	.0461
67	$120	.6801	.5967	.5321	.4855	.4541	.4339	.4215	.4143	.4102	.4079	.4067	.4060	.4057	.4054
	$250	.6735	.5780	.4942	.4237	.3666	.3219	.2879	.2627	.2446	.2318	.2230	.2169	.2129	.2102
	$500	.6722	.5733	.4832	.4033	.3341	.2756	.2272	.1879	.1565	.1319	.1129	.0983	.0874	.0792
	$1,000	.6722	.5731	.4822	.4007	.3291	.2675	.2153	.1718	.1361	.1072	.0841	.0659	.0516	.0405
68	$120	.6783	.5940	.5288	.4823	.4512	.4317	.4200	.4132	.4095	.4075	.4064	.4059	.4056	.4054
	$250	.6718	.5749	.4898	.4184	.3609	.3162	.2827	.2582	.2409	.2288	.2206	.2152	.2116	.2093
	$500	.6704	.5699	.4782	.3968	.3265	.2674	.2188	.1797	.1490	.1251	.1070	.0933	.0832	.0759
	$1,000	.6703	.5696	.4768	.3936	.3206	.2581	.2054	.1619	.1267	.0984	.0762	.0588	.0455	.0354
69	$120	.6767	.5914	.5257	.4792	.4486	.4296	.4185	.4123	.4089	.4071	.4062	.4058	.4056	.4054
	$250	.6702	.5719	.4856	.4132	.3553	.3107	.2777	.2539	.2373	.2261	.2186	.2137	.2105	.2086
	$500	.6687	.5668	.4734	.3904	.3190	.2592	.2105	.1718	.1417	.1187	.1014	.0887	.0795	.0729
	$1,000	.6686	.5662	.4717	.3867	.3123	.2487	.1957	.1522	.1174	.0899	.0686	.0523	.0399	.0307
70	$120	.6752	.5889	.5226	.4762	.4460	.4277	.4172	.4114	.4084	.4068	.4061	.4057	.4055	.4054
	$250	.6688	.5692	.4816	.4083	.3499	.3054	.2729	.2499	.2341	.2236	.2167	.2123	.2096	.2079
	$500	.6673	.5639	.4688	.3843	.3117	.2513	.2025	.1641	.1347	.1126	.0963	.0845	.0761	.0702
	$1,000	.6672	.5632	.4668	.3800	.3041	.2396	.1861	.1428	.1085	.0818	.0614	.0462	.0348	.0266
71	$120	.6738	.5864	.5196	.4732	.4436	.4259	.4160	.4106	.4079	.4066	.4059	.4056	.4055	.4054
	$250	.6676	.5667	.4776	.4033	.3445	.3002	.2682	.2460	.2310	.2212	.2150	.2112	.2088	.2074
	$500	.6661	.5612	.4644	.3782	.3044	.2434	.1945	.1565	.1279	.1067	.0914	.0806	.0731	.0679
	$1,000	.6659	.5604	.4621	.3734	.2959	.2304	.1765	.1333	.0996	.0739	.0546	.0404	.0301	.0228
72	$120	.6726	.5842	.5168	.4705	.4413	.4243	.4149	.4100	.4075	.4064	.4058	.4056	.4054	.4054
	$250	.6665	.5644	.4740	.3987	.3395	.2954	.2639	.2425	.2283	.2192	.2136	.2102	.2082	.2070
	$500	.6651	.5590	.4605	.3727	.2976	.2359	.1870	.1495	.1216	.1014	.0871	.0772	.0705	.0660
	$1,000	.6649	.5580	.4579	.3673	.2882	.2217	.1674	.1245	.0915	.0667	.0485	.0354	.0261	.0197

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
73	$120	.6715	.5821	.5143	.4680	.4393	.4228	.4140	.4094	.4072	.4062	.4057	.4055	.4054	.4054
	$250	.6657	.5624	.4707	.3945	.3349	.2909	.2601	.2393	.2259	.2175	.2124	.2094	.2077	.2067
	$500	.6644	.5570	.4569	.3675	.2913	.2289	.1800	.1430	.1159	.0967	.0833	.0743	.0683	.0644
	$1,000	.6641	.5560	.4541	.3616	.2810	.2134	.1588	.1162	.0839	.0601	.0430	.0310	.0227	.0171
74	$120	.6708	.5809	.5127	.4665	.4381	.4220	.4134	.4091	.4070	.4061	.4057	.4055	.4054	.4054
	$250	.6652	.5612	.4687	.3918	.3320	.2881	.2576	.2374	.2245	.2165	.2117	.2089	.2074	.2065
	$500	.6640	.5559	.4547	.3643	.2872	.2245	.1756	.1390	.1124	.0938	.0811	.0726	.0671	.0635
	$1,000	.6637	.5549	.4518	.3581	.2764	.2081	.1534	.1109	.0792	.0561	.0397	.0284	.0208	.0157

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 8
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0064	.0203	.0386	.0602	.1107	.1685	.2320	.3000
41	$120	.0000	.0059	.0189	.0364	.0572	.1060	.1624	.2245	.2914
42	$120	.0000	.0054	.0176	.0342	.0541	.1014	.1563	.2171	.2828
43	$120	.0000	.0049	.0163	.0321	.0512	.0968	.1502	.2097	.2746
44	$120	.0000	.0044	.0151	.0300	.0482	.0922	.1441	.2023	.2675
45	$120	.0000	.0040	.0139	.0280	.0454	.0877	.1381	.1950	.2612
46	$120	.0000	.0036	.0128	.0261	.0426	.0833	.1322	.1882	.2553
47	$120	.0000	.0032	.0117	.0242	.0398	.0789	.1262	.1821	.2497
48	$120	.0000	.0028	.0107	.0223	.0372	.0745	.1203	.1765	.2443
49	$120	.0000	.0025	.0097	.0206	.0345	.0702	.1147	.1713	.2390
50	$120	.0000	.0022	.0087	.0188	.0320	.0660	.1096	.1662	.2337
	$250	.0000	.0022	.0088	.0189	.0321	.0663	.1090	.1589	.2147
51	$120	.0000	.0019	.0078	.0172	.0295	.0618	.1049	.1613	.2284
	$250	.0000	.0019	.0079	.0173	.0297	.0621	.1032	.1516	.2061
52	$120	.0000	.0017	.0070	.0156	.0271	.0577	.1004	.1564	.2231
	$250	.0000	.0017	.0070	.0157	.0273	.0580	.0975	.1443	.1974
53	$120	.0000	.0014	.0062	.0141	.0248	.0539	.0961	.1516	.2179
	$250	.0000	.0014	.0062	.0142	.0249	.0540	.0917	.1370	.1889
54	$120	.0000	.0012	.0055	.0126	.0225	.0503	.0920	.1467	.2130
	$250	.0000	.0012	.0055	.0127	.0227	.0500	.0861	.1297	.1810
55	$120	.0000	.0010	.0048	.0113	.0204	.0470	.0879	.1419	.2083
	$250	.0000	.0010	.0048	.0113	.0205	.0461	.0804	.1225	.1735
56	$120	.0000	.0009	.0041	.0100	.0183	.0439	.0839	.1373	.2036
	$250	.0000	.0009	.0042	.0100	.0184	.0423	.0749	.1157	.1664
57	$120	.0000	.0007	.0035	.0087	.0163	.0409	.0799	.1329	.1991
	$250	.0000	.0007	.0036	.0088	.0164	.0386	.0694	.1093	.1595

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
58	$120	.0000	.0006	.0030	.0076	.0145	.0381	.0760	.1285	.1946
	$250	.0000	.0006	.0030	.0077	.0145	.0350	.0641	.1032	.1528
	$500	.0000	.0006	.0030	.0077	.0146	.0351	.0642	.1014	.1462
59	$120	.0000	.0005	.0025	.0065	.0129	.0353	.0722	.1243	.1903
	$250	.0000	.0005	.0025	.0066	.0128	.0315	.0592	.0974	.1462
	$500	.0000	.0005	.0025	.0066	.0128	.0316	.0589	.0944	.1378
60	$120	.0000	.0004	.0021	.0056	.0114	.0326	.0686	.1201	.1861
	$250	.0000	.0004	.0021	.0056	.0111	.0282	.0545	.0917	.1397
	$500	.0000	.0004	.0021	.0056	.0111	.0283	.0538	.0876	.1295
61	$120	.0000	.0003	.0017	.0047	.0100	.0300	.0651	.1161	.1820
	$250	.0000	.0003	.0017	.0047	.0095	.0250	.0501	.0862	.1332
	$500	.0000	.0003	.0017	.0047	.0095	.0250	.0488	.0809	.1214
62	$120	.0000	.0002	.0014	.0039	.0088	.0276	.0617	.1122	.1780
	$250	.0000	.0002	.0014	.0039	.0081	.0221	.0459	.0808	.1270
	$500	.0000	.0002	.0014	.0039	.0081	.0220	.0439	.0743	.1135
63	$120	.0000	.0002	.0011	.0033	.0076	.0253	.0584	.1083	.1742
	$250	.0000	.0002	.0011	.0032	.0067	.0194	.0419	.0755	.1209
	$500	.0000	.0002	.0011	.0032	.0068	.0191	.0392	.0680	.1059
64	$120	.0000	.0001	.0008	.0027	.0065	.0231	.0552	.1046	.1704
	$250	.0000	.0001	.0008	.0025	.0055	.0169	.0380	.0704	.1150
	$500	.0000	.0001	.0008	.0025	.0055	.0164	.0348	.0619	.0986
	$1,000	.0000	.0001	.0008	.0025	.0056	.0164	.0348	.0617	.0976
65	$120	.0000	.0001	.0006	.0022	.0056	.0210	.0521	.1010	.1668
	$250	.0000	.0001	.0006	.0020	.0045	.0147	.0343	.0655	.1092
	$500	.0000	.0001	.0006	.0020	.0045	.0138	.0305	.0561	.0914
	$1,000	.0000	.0001	.0006	.0020	.0045	.0139	.0306	.0557	.0899
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

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
70	$120	.0000	.0000	.0001	.0006	.0022	.0124	.0384	.0846	.1505
	$250	.0000	.0000	.0001	.0004	.0011	.0060	.0188	.0435	.0826
	$500	.0000	.0000	.0001	.0003	.0009	.0045	.0135	.0308	.0587
	$1,000	.0000	.0000	.0001	.0003	.0009	.0044	.0128	.0288	.0544
71	$120	.0000	.0000	.0001	.0004	.0017	.0110	.0360	.0816	.1476
	$250	.0000	.0000	.0000	.0002	.0008	.0048	.0162	.0396	.0777
	$500	.0000	.0000	.0000	.0002	.0006	.0033	.0108	.0264	.0526
	$1,000	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0478
72	$120	.0000	.0000	.0000	.0003	.0014	.0098	.0338	.0788	.1449
	$250	.0000	.0000	.0000	.0001	.0005	.0037	.0140	.0360	.0731
	$500	.0000	.0000	.0000	.0001	.0003	.0023	.0085	.0224	.0471
	$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0199	.0417
73	$120	.0000	.0000	.0000	.0002	.0011	.0087	.0317	.0763	.1424
	$250	.0000	.0000	.0000	.0001	.0003	.0029	.0120	.0327	.0688
	$500	.0000	.0000	.0000	.0000	.0002	.0015	.0066	.0189	.0419
	$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0056	.0161	.0360
74	$120	.0000	.0000	.0000	.0002	.0009	.0080	.0305	.0747	.1409
	$250	.0000	.0000	.0000	.0000	.0002	.0024	.0107	.0306	.0662
	$500	.0000	.0000	.0000	.0000	.0001	.0011	.0055	.0167	.0387
	$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0044	.0138	.0324

*Single Loss Limit values are expressed in thousands of dollars.

NEW SECTION

WAC 296-17B-990 Hazard Group 9 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 9
Effective November 19, 2010

	Maximum Loss Ratio													
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9093	.9002	.8920	.8843	.8771	.8703	.8638	.8575	.8515	.8457	.8402	.8347	.8295	.8244
2	.9061	.8963	.8874	.8792	.8714	.8640	.8570	.8503	.8439	.8377	.8317	.8259	.8202	.8147
3	.9029	.8924	.8828	.8740	.8656	.8577	.8502	.8430	.8362	.8295	.8231	.8169	.8108	.8050
4	.8996	.8884	.8781	.8686	.8597	.8513	.8433	.8356	.8283	.8212	.8143	.8077	.8013	.7950
5	.8963	.8843	.8734	.8633	.8538	.8448	.8363	.8281	.8203	.8128	.8055	.7984	.7916	.7849
6	.8929	.8802	.8686	.8578	.8478	.8382	.8292	.8205	.8122	.8042	.7965	.7890	.7818	.7747
7	.8896	.8761	.8637	.8524	.8417	.8316	.8220	.8129	.8041	.7956	.7874	.7795	.7719	.7644
8	.8862	.8719	.8589	.8468	.8356	.8249	.8148	.8051	.7959	.7869	.7783	.7700	.7619	.7540
9	.8827	.8676	.8539	.8412	.8294	.8181	.8075	.7973	.7875	.7781	.7691	.7603	.7518	.7435
10	.8792	.8634	.8489	.8356	.8231	.8113	.8001	.7894	.7791	.7693	.7597	.7505	.7416	.7329
11	.8757	.8591	.8439	.8299	.8168	.8044	.7927	.7814	.7707	.7603	.7503	.7407	.7313	.7222
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

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
39	.7623	.7168	.6757	.6380	.6031	.5708	.5405	.5120	.4852	.4598	.4358	.4132	.3918	.3715
40	.7576	.7108	.6684	.6296	.5938	.5606	.5294	.5003	.4727	.4467	.4223	.3993	.3776	.3571
41	.7529	.7047	.6611	.6212	.5844	.5502	.5183	.4883	.4601	.4337	.4089	.3855	.3635	.3428
42	.7483	.6987	.6538	.6128	.5750	.5399	.5071	.4764	.4476	.4206	.3954	.3717	.3494	.3285
43	.7436	.6926	.6465	.6043	.5655	.5294	.4958	.4643	.4350	.4076	.3819	.3579	.3354	.3143
44	.7389	.6865	.6391	.5958	.5559	.5188	.4843	.4523	.4224	.3945	.3685	.3442	.3215	.3003
45	.7343	.6804	.6317	.5872	.5462	.5082	.4729	.4402	.4098	.3815	.3552	.3306	.3078	.2865
46	.7296	.6743	.6243	.5786	.5365	.4975	.4615	.4282	.3972	.3685	.3419	.3171	.2941	.2728
47	.7250	.6682	.6168	.5699	.5266	.4868	.4500	.4160	.3846	.3555	.3286	.3037	.2806	.2593
48	.7204	.6621	.6093	.5611	.5168	.4760	.4385	.4039	.3720	.3426	.3154	.2904	.2673	.2460
49	.7158	.6559	.6017	.5523	.5069	.4652	.4270	.3918	.3595	.3297	.3024	.2772	.2541	.2329
50	.7113	.6498	.5942	.5434	.4969	.4544	.4154	.3797	.3469	.3169	.2894	.2642	.2411	.2201
51	.7067	.6437	.5865	.5345	.4869	.4435	.4038	.3676	.3344	.3041	.2765	.2513	.2284	.2075
52	.7022	.6375	.5789	.5255	.4769	.4326	.3922	.3554	.3219	.2915	.2638	.2386	.2158	.1951
53	.6977	.6314	.5712	.5166	.4669	.4217	.3806	.3434	.3095	.2789	.2512	.2261	.2034	.1830
54	.6933	.6252	.5636	.5076	.4568	.4108	.3691	.3313	.2972	.2665	.2387	.2138	.1913	.1712
55	.6889	.6191	.5559	.4986	.4468	.3999	.3575	.3193	.2850	.2541	.2264	.2017	.1795	.1597
56	.6846	.6130	.5483	.4897	.4367	.3890	.3460	.3074	.2728	.2419	.2143	.1897	.1679	.1484
57	.6803	.6070	.5407	.4807	.4267	.3781	.3345	.2956	.2608	.2299	.2024	.1781	.1565	.1375
58	.6761	.6011	.5331	.4718	.4167	.3672	.3231	.2838	.2489	.2180	.1907	.1666	.1455	.1269
59	.6720	.5952	.5256	.4629	.4067	.3564	.3117	.2721	.2371	.2062	.1791	.1554	.1347	.1167
60	.6680	.5894	.5182	.4541	.3968	.3457	.3004	.2605	.2254	.1947	.1679	.1445	.1243	.1069
61	.6642	.5837	.5109	.4454	.3869	.3350	.2892	.2490	.2139	.1833	.1568	.1339	.1142	.0974
62	.6604	.5782	.5037	.4368	.3772	.3245	.2781	.2377	.2025	.1721	.1460	.1236	.1045	.0883
63	.6569	.5728	.4967	.4283	.3675	.3140	.2671	.2264	.1913	.1612	.1355	.1136	.0952	.0796
64	.6535	.5677	.4898	.4199	.3580	.3036	.2562	.2153	.1803	.1504	.1252	.1040	.0862	.0713
65	.6503	.5627	.4830	.4117	.3485	.2933	.2454	.2044	.1694	.1400	.1152	.0946	.0776	.0635
66	.6473	.5579	.4765	.4036	.3392	.2831	.2348	.1936	.1588	.1297	.1056	.0857	.0694	.0561
67	.6445	.5534	.4702	.3957	.3300	.2730	.2242	.1829	.1484	.1197	.0962	.0771	.0616	.0491
68	.6420	.5491	.4641	.3880	.3210	.2631	.2138	.1725	.1381	.1100	.0872	.0688	.0542	.0425
69	.6397	.5451	.4582	.3804	.3120	.2532	.2035	.1621	.1281	.1005	.0784	.0609	.0471	.0364
70	.6377	.5413	.4526	.3730	.3032	.2435	.1933	.1518	.1182	.0913	.0700	.0534	.0405	.0307
71	.6359	.5378	.4471	.3656	.2943	.2335	.1828	.1414	.1082	.0820	.0616	.0460	.0341	.0252
72	.6344	.5347	.4421	.3587	.2859	.2240	.1729	.1315	.0988	.0733	.0539	.0392	.0283	.0203
73	.6332	.5320	.4375	.3522	.2777	.2148	.1632	.1219	.0897	.0651	.0466	.0330	.0231	.0160
74	.6326	.5304	.4346	.3479	.2723	.2086	.1567	.1156	.0838	.0598	.0421	.0293	.0201	.0136

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 9
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0430	.0878	.1342	.1817	.2783	.3762	.4750	.5743
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

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
7	.0000	.0369	.0782	.1219	.1668	.2586	.3521	.4467	.5424
8	.0000	.0359	.0767	.1199	.1643	.2552	.3479	.4419	.5368
9	.0000	.0349	.0752	.1178	.1617	.2517	.3436	.4369	.5312
10	.0000	.0340	.0737	.1158	.1592	.2482	.3394	.4319	.5256
11	.0000	.0330	.0721	.1137	.1566	.2447	.3351	.4269	.5199
12	.0000	.0321	.0706	.1116	.1540	.2412	.3307	.4219	.5142
13	.0000	.0312	.0691	.1095	.1514	.2377	.3264	.4167	.5084
14	.0000	.0303	.0676	.1074	.1487	.2341	.3219	.4115	.5025
15	.0000	.0295	.0660	.1053	.1460	.2304	.3175	.4063	.4965
16	.0000	.0286	.0645	.1032	.1434	.2268	.3130	.4010	.4905
17	.0000	.0277	.0630	.1010	.1407	.2231	.3084	.3957	.4845
18	.0000	.0269	.0614	.0989	.1379	.2194	.3038	.3903	.4783
19	.0000	.0260	.0599	.0967	.1352	.2156	.2992	.3848	.4721
20	.0000	.0252	.0584	.0945	.1324	.2119	.2945	.3793	.4658
21	.0000	.0243	.0568	.0923	.1297	.2080	.2897	.3737	.4594
22	.0000	.0235	.0552	.0901	.1268	.2041	.2849	.3680	.4530
23	.0000	.0227	.0537	.0879	.1240	.2002	.2800	.3623	.4464
24	.0000	.0218	.0521	.0856	.1212	.1963	.2751	.3564	.4398
25	.0000	.0210	.0505	.0834	.1183	.1923	.2701	.3505	.4331
26	.0000	.0202	.0490	.0811	.1154	.1882	.2650	.3445	.4262
27	.0000	.0194	.0474	.0788	.1125	.1842	.2599	.3385	.4193
28	.0000	.0186	.0458	.0765	.1095	.1800	.2547	.3323	.4123
29	.0000	.0178	.0442	.0742	.1066	.1758	.2494	.3261	.4052
30	.0000	.0170	.0426	.0719	.1036	.1716	.2441	.3198	.3980
31	.0000	.0162	.0410	.0696	.1005	.1673	.2387	.3134	.3907
32	.0000	.0154	.0394	.0672	.0975	.1630	.2332	.3069	.3833
33	.0000	.0147	.0379	.0649	.0944	.1586	.2277	.3003	.3757
34	.0000	.0139	.0363	.0625	.0913	.1542	.2221	.2936	.3681
35	.0000	.0131	.0347	.0602	.0882	.1497	.2164	.2868	.3603
36	.0000	.0124	.0331	.0578	.0851	.1452	.2106	.2799	.3524
37	.0000	.0117	.0315	.0554	.0819	.1406	.2047	.2729	.3444
38	.0000	.0109	.0300	.0530	.0787	.1360	.1988	.2658	.3362
39	.0000	.0102	.0284	.0506	.0756	.1313	.1928	.2587	.3280
40	.0000	.0096	.0269	.0482	.0724	.1266	.1868	.2514	.3196
41	.0000	.0089	.0254	.0459	.0692	.1219	.1807	.2441	.3112
42	.0000	.0083	.0239	.0436	.0661	.1173	.1747	.2368	.3028
43	.0000	.0076	.0224	.0413	.0629	.1126	.1686	.2295	.2943
44	.0000	.0070	.0210	.0390	.0598	.1079	.1625	.2221	.2858
45	.0000	.0065	.0196	.0368	.0568	.1033	.1564	.2147	.2772
46	.0000	.0059	.0183	.0346	.0537	.0986	.1503	.2073	.2686
47	.0000	.0054	.0170	.0324	.0507	.0940	.1442	.1998	.2599
48	.0000	.0049	.0157	.0303	.0478	.0894	.1381	.1923	.2511
49	.0000	.0044	.0145	.0282	.0448	.0848	.1319	.1847	.2423
50	.0000	.0040	.0133	.0262	.0420	.0803	.1258	.1772	.2334

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
51	.0000	.0036	.0121	.0242	.0391	.0757	.1197	.1695	.2245
52	.0000	.0032	.0110	.0223	.0363	.0712	.1135	.1619	.2155
53	.0000	.0028	.0099	.0204	.0336	.0667	.1074	.1542	.2066
54	.0000	.0024	.0089	.0186	.0309	.0623	.1012	.1466	.1976
55	.0000	.0021	.0079	.0168	.0283	.0579	.0951	.1389	.1886
56	.0000	.0018	.0070	.0151	.0257	.0536	.0890	.1313	.1797
57	.0000	.0015	.0062	.0135	.0233	.0493	.0830	.1237	.1707
58	.0000	.0013	.0053	.0119	.0209	.0451	.0771	.1161	.1618
59	.0000	.0011	.0046	.0105	.0186	.0410	.0712	.1086	.1529
60	.0000	.0009	.0039	.0091	.0164	.0370	.0654	.1012	.1441
61	.0000	.0007	.0033	.0078	.0143	.0332	.0597	.0939	.1354
62	.0000	.0006	.0027	.0066	.0123	.0294	.0542	.0867	.1268
63	.0000	.0004	.0022	.0055	.0105	.0259	.0488	.0797	.1183
64	.0000	.0003	.0017	.0045	.0088	.0225	.0437	.0728	.1099
65	.0000	.0002	.0013	.0036	.0072	.0193	.0387	.0660	.1017
66	.0000	.0002	.0010	.0028	.0058	.0163	.0339	.0595	.0936
67	.0000	.0001	.0007	.0021	.0046	.0135	.0294	.0532	.0857
68	.0000	.0001	.0005	.0015	.0035	.0110	.0251	.0471	.0780
69	.0000	.0000	.0003	.0011	.0025	.0087	.0211	.0412	.0704
70	.0000	.0000	.0002	.0007	.0018	.0067	.0173	.0356	.0630
71	.0000	.0000	.0001	.0004	.0011	.0049	.0138	.0301	.0556
72	.0000	.0000	.0000	.0002	.0007	.0034	.0107	.0251	.0487
73	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0205	.0422
74	.0000	.0000	.0000	.0000	.0002	.0016	.0064	.0176	.0379

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 9
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7572	.7101	.6676	.6286	.5926	.5642	.5431	.5260	.5117	.4996	.4891	.4800	.4727	.4671
41	$120	.7525	.7041	.6603	.6202	.5845	.5584	.5380	.5211	.5070	.4949	.4845	.4760	.4696	.4646
42	$120	.7478	.6980	.6530	.6117	.5781	.5531	.5330	.5163	.5022	.4902	.4802	.4728	.4670	.4623
43	$120	.7431	.6919	.6456	.6039	.5725	.5480	.5281	.5115	.4974	.4856	.4768	.4699	.4645	.4601
44	$120	.7384	.6858	.6382	.5975	.5672	.5431	.5232	.5066	.4926	.4819	.4737	.4673	.4622	.4580
45	$120	.7338	.6797	.6308	.5919	.5622	.5382	.5183	.5016	.4885	.4786	.4709	.4648	.4599	.4562
46	$120	.7291	.6736	.6243	.5868	.5573	.5332	.5132	.4971	.4849	.4756	.4682	.4624	.4579	.4546
47	$120	.7245	.6675	.6188	.5818	.5523	.5282	.5083	.4932	.4816	.4727	.4656	.4602	.4562	.4532
48	$120	.7199	.6614	.6137	.5770	.5474	.5231	.5039	.4895	.4785	.4698	.4632	.4584	.4547	.4519
49	$120	.7153	.6558	.6090	.5722	.5424	.5182	.5000	.4861	.4754	.4672	.4611	.4566	.4533	.4508
50	$120	.7108	.6509	.6043	.5673	.5372	.5138	.4962	.4828	.4724	.4648	.4592	.4551	.4520	.4498
	$250	.7111	.6495	.5938	.5429	.4964	.4557	.4224	.3945	.3708	.3505	.3329	.3178	.3048	.2942
51	$120	.7062	.6464	.5998	.5624	.5324	.5098	.4926	.4795	.4698	.4627	.4575	.4536	.4509	.4490

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
	$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
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

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	$120	.6536	.5820	.5301	.4953	.4733	.4603	.4528	.4487	.4465	.4454	.4448	.4445	.4444	.4443
	$250	.6427	.5544	.4787	.4168	.3681	.3312	.3040	.2846	.2710	.2617	.2555	.2514	.2487	.2470
	$500	.6400	.5462	.4612	.3865	.3225	.2691	.2254	.1904	.1629	.1417	.1254	.1132	.1042	.0975
	$1,000	.6397	.5451	.4582	.3805	.3124	.2540	.2048	.1639	.1307	.1039	.0826	.0658	.0528	.0428
70	$120	.6517	.5794	.5273	.4927	.4713	.4588	.4518	.4481	.4462	.4452	.4447	.4445	.4444	.4443
	$250	.6409	.5512	.4744	.4118	.3630	.3263	.2997	.2810	.2682	.2596	.2539	.2502	.2479	.2465
	$500	.6380	.5427	.4562	.3801	.3151	.2612	.2176	.1830	.1561	.1357	.1204	.1090	.1007	.0948
	$1,000	.6377	.5413	.4527	.3733	.3039	.2446	.1950	.1543	.1214	.0954	.0750	.0592	.0472	.0381
71	$120	.6499	.5768	.5244	.4902	.4694	.4574	.4510	.4476	.4459	.4450	.4446	.4444	.4444	.4443
	$250	.6392	.5481	.4702	.4069	.3579	.3215	.2956	.2776	.2655	.2575	.2524	.2492	.2472	.2460
	$500	.6363	.5394	.4512	.3737	.3077	.2533	.2097	.1756	.1495	.1299	.1155	.1050	.0976	.0923
	$1,000	.6359	.5378	.4473	.3661	.2952	.2350	.1851	.1446	.1123	.0871	.0676	.0529	.0419	.0337
72	$120	.6483	.5744	.5219	.4879	.4676	.4563	.4502	.4471	.4456	.4449	.4446	.4444	.4443	.4443
	$250	.6377	.5454	.4663	.4023	.3532	.3172	.2918	.2745	.2631	.2558	.2512	.2483	.2466	.2456
	$500	.6349	.5366	.4467	.3677	.3008	.2460	.2025	.1688	.1435	.1248	.1113	.1016	.0949	.0902
	$1,000	.6344	.5348	.4424	.3594	.2871	.2261	.1758	.1355	.1039	.0795	.0611	.0474	.0373	.0300
73	$120	.6468	.5722	.5195	.4858	.4661	.4552	.4496	.4467	.4454	.4448	.4445	.4444	.4443	.4443
	$250	.6364	.5429	.4627	.3980	.3488	.3131	.2884	.2718	.2611	.2543	.2502	.2476	.2462	.2453
	$500	.6338	.5341	.4426	.3622	.2943	.2391	.1957	.1626	.1380	.1201	.1075	.0987	.0926	.0886
	$1,000	.6333	.5322	.4380	.3532	.2795	.2176	.1671	.1270	.0961	.0726	.0552	.0425	.0334	.0269
74	$120	.6459	.5708	.5180	.4846	.4651	.4546	.4492	.4465	.4453	.4447	.4445	.4444	.4443	.4443
	$250	.6357	.5414	.4604	.3953	.3460	.3106	.2863	.2702	.2599	.2534	.2496	.2473	.2459	.2451
	$500	.6332	.5326	.4401	.3588	.2902	.2347	.1914	.1586	.1346	.1173	.1052	.0969	.0913	.0876
	$1,000	.6327	.5307	.4352	.3493	.2746	.2121	.1615	.1217	.0912	.0683	.0516	.0396	.0311	.0252

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 9
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0095	.0267	.0480	.0721	.1262	.1861	.2506	.3186
41	$120	.0000	.0088	.0252	.0457	.0689	.1215	.1801	.2433	.3102
42	$120	.0000	.0082	.0238	.0433	.0658	.1168	.1740	.2360	.3017
43	$120	.0000	.0076	.0223	.0410	.0626	.1121	.1679	.2286	.2939
44	$120	.0000	.0070	.0209	.0388	.0595	.1074	.1618	.2212	.2875
45	$120	.0000	.0064	.0195	.0366	.0565	.1028	.1557	.2138	.2819
46	$120	.0000	.0059	.0182	.0344	.0534	.0981	.1496	.2073	.2768
47	$120	.0000	.0053	.0169	.0322	.0504	.0935	.1435	.2018	.2718
48	$120	.0000	.0048	.0156	.0301	.0475	.0889	.1374	.1967	.2670
49	$120	.0000	.0044	.0144	.0280	.0446	.0843	.1318	.1920	.2622
50	$120	.0000	.0039	.0132	.0260	.0417	.0798	.1269	.1873	.2573
	$250	.0000	.0040	.0132	.0261	.0418	.0801	.1255	.1768	.2329

Minimum Loss Ratio										
Size	**Single Loss Limit***	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
51	$120	.0000	.0035	.0120	.0240	.0388	.0752	.1224	.1828	.2524
	$250	.0000	.0035	.0121	.0241	.0390	.0755	.1194	.1692	.2240
52	$120	.0000	.0031	.0109	.0221	.0361	.0708	.1182	.1782	.2474
	$250	.0000	.0031	.0110	.0222	.0362	.0710	.1133	.1615	.2151
53	$120	.0000	.0027	.0098	.0202	.0333	.0667	.1141	.1736	.2426
	$250	.0000	.0028	.0099	.0203	.0335	.0666	.1071	.1538	.2064
54	$120	.0000	.0024	.0088	.0184	.0307	.0630	.1100	.1689	.2382
	$250	.0000	.0024	.0089	.0185	.0308	.0621	.1010	.1462	.1987
55	$120	.0000	.0021	.0079	.0167	.0280	.0596	.1060	.1643	.2339
	$250	.0000	.0021	.0079	.0168	.0282	.0577	.0949	.1387	.1915
56	$120	.0000	.0018	.0070	.0150	.0255	.0564	.1019	.1600	.2297
	$250	.0000	.0018	.0070	.0151	.0256	.0534	.0888	.1318	.1847
57	$120	.0000	.0015	.0061	.0134	.0231	.0533	.0979	.1558	.2256
	$250	.0000	.0015	.0061	.0134	.0232	.0492	.0828	.1254	.1781
58	$120	.0000	.0013	.0053	.0118	.0209	.0502	.0939	.1517	.2215
	$250	.0000	.0013	.0053	.0119	.0208	.0450	.0771	.1193	.1716
	$500	.0000	.0013	.0053	.0119	.0208	.0450	.0769	.1159	.1615
59	$120	.0000	.0011	.0045	.0104	.0189	.0472	.0902	.1477	.2177
	$250	.0000	.0011	.0046	.0104	.0185	.0409	.0718	.1135	.1651
	$500	.0000	.0011	.0046	.0104	.0185	.0409	.0710	.1084	.1527
60	$120	.0000	.0009	.0038	.0090	.0171	.0442	.0866	.1437	.2139
	$250	.0000	.0009	.0039	.0090	.0163	.0369	.0669	.1078	.1585
	$500	.0000	.0009	.0039	.0091	.0164	.0369	.0653	.1010	.1439
61	$120	.0000	.0007	.0032	.0078	.0154	.0413	.0830	.1399	.2102
	$250	.0000	.0007	.0032	.0078	.0142	.0332	.0622	.1021	.1521
	$500	.0000	.0007	.0033	.0078	.0143	.0331	.0596	.0937	.1354
62	$120	.0000	.0006	.0027	.0067	.0138	.0386	.0795	.1362	.2067
	$250	.0000	.0006	.0027	.0066	.0123	.0297	.0577	.0965	.1460
	$500	.0000	.0006	.0027	.0066	.0123	.0294	.0541	.0866	.1273
63	$120	.0000	.0004	.0021	.0058	.0123	.0360	.0761	.1326	.2033
	$250	.0000	.0004	.0022	.0055	.0104	.0266	.0533	.0910	.1399
	$500	.0000	.0004	.0022	.0055	.0105	.0258	.0487	.0797	.1194
64	$120	.0000	.0003	.0017	.0049	.0109	.0335	.0729	.1291	.2000
	$250	.0000	.0003	.0017	.0045	.0087	.0237	.0490	.0858	.1340
	$500	.0000	.0003	.0017	.0045	.0088	.0224	.0436	.0732	.1118
	$1,000	.0000	.0003	.0017	.0045	.0088	.0225	.0436	.0727	.1099
65	$120	.0000	.0002	.0013	.0042	.0095	.0311	.0697	.1257	.1968
	$250	.0000	.0002	.0013	.0036	.0073	.0210	.0449	.0806	.1283
	$500	.0000	.0002	.0013	.0036	.0072	.0192	.0387	.0670	.1044
	$1,000	.0000	.0002	.0013	.0036	.0072	.0193	.0386	.0660	.1016
66	$120	.0000	.0002	.0010	.0035	.0084	.0288	.0666	.1224	.1937
	$250	.0000	.0002	.0010	.0028	.0060	.0184	.0410	.0757	.1227

		Minimum Loss Ratio								
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	$500	.0000	.0002	.0010	.0028	.0058	.0163	.0342	.0609	.0971
	$1,000	.0000	.0002	.0010	.0028	.0058	.0163	.0339	.0595	.0935
67	$120	.0000	.0001	.0008	.0029	.0073	.0266	.0637	.1192	.1908
	$250	.0000	.0001	.0007	.0021	.0048	.0160	.0373	.0709	.1173
	$500	.0000	.0001	.0007	.0021	.0045	.0136	.0299	.0551	.0901
	$1,000	.0000	.0001	.0007	.0021	.0045	.0135	.0293	.0532	.0857
68	$120	.0000	.0001	.0006	.0023	.0063	.0245	.0608	.1161	.1880
	$250	.0000	.0001	.0005	.0016	.0038	.0138	.0338	.0662	.1120
	$500	.0000	.0001	.0005	.0015	.0034	.0111	.0259	.0496	.0832
	$1,000	.0000	.0001	.0005	.0015	.0035	.0110	.0251	.0471	.0780
69	$120	.0000	.0000	.0004	.0019	.0054	.0226	.0580	.1131	.1853
	$250	.0000	.0000	.0003	.0012	.0030	.0117	.0304	.0617	.1068
	$500	.0000	.0000	.0003	.0011	.0025	.0090	.0222	.0442	.0765
	$1,000	.0000	.0000	.0003	.0011	.0025	.0087	.0211	.0412	.0705
70	$120	.0000	.0000	.0003	.0015	.0045	.0207	.0554	.1103	.1827
	$250	.0000	.0000	.0002	.0008	.0023	.0099	.0272	.0574	.1018
	$500	.0000	.0000	.0002	.0007	.0018	.0070	.0187	.0392	.0701
	$1,000	.0000	.0000	.0002	.0007	.0018	.0067	.0173	.0357	.0633
71	$120	.0000	.0000	.0002	.0011	.0038	.0189	.0528	.1074	.1802
	$250	.0000	.0000	.0001	.0005	.0017	.0082	.0241	.0532	.0969
	$500	.0000	.0000	.0001	.0004	.0012	.0053	.0154	.0342	.0637
	$1,000	.0000	.0000	.0001	.0004	.0011	.0049	.0138	.0303	.0561
72	$120	.0000	.0000	.0001	.0009	.0032	.0173	.0504	.1049	.1779
	$250	.0000	.0000	.0001	.0003	.0012	.0067	.0214	.0493	.0923
	$500	.0000	.0000	.0000	.0002	.0007	.0039	.0126	.0297	.0577
	$1,000	.0000	.0000	.0000	.0002	.0007	.0034	.0108	.0254	.0494
73	$120	.0000	.0000	.0001	.0007	.0026	.0158	.0482	.1025	.1758
	$250	.0000	.0000	.0000	.0002	.0008	.0054	.0189	.0457	.0880
	$500	.0000	.0000	.0000	.0001	.0004	.0028	.0101	.0256	.0522
	$1,000	.0000	.0000	.0000	.0001	.0004	.0023	.0082	.0210	.0432
74	$120	.0000	.0000	.0001	.0005	.0023	.0149	.0468	.1010	.1746
	$250	.0000	.0000	.0000	.0001	.0006	.0047	.0174	.0434	.0853
	$500	.0000	.0000	.0000	.0001	.0003	.0022	.0086	.0231	.0488
	$1,000	.0000	.0000	.0000	.0000	.0002	.0017	.0067	.0182	.0393

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 9
Effective November 19, 2010

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
1	.9552	.9456	.9369	.9289	.9213	.9141	.9073	.9007	.8945	.8884	.8825	.8768	.8713	.8659
2	.9518	.9415	.9322	.9235	.9153	.9076	.9002	.8932	.8864	.8799	.8736	.8675	.8616	.8558
3	.9484	.9374	.9274	.9180	.9093	.9010	.8931	.8856	.8783	.8713	.8646	.8581	.8517	.8456
4	.9449	.9332	.9224	.9124	.9031	.8942	.8858	.8778	.8700	.8626	.8554	.8484	.8417	.8351
5	.9415	.9289	.9174	.9068	.8968	.8874	.8784	.8699	.8617	.8537	.8461	.8387	.8315	.8245
6	.9380	.9246	.9124	.9011	.8905	.8805	.8710	.8619	.8532	.8448	.8367	.8288	.8212	.8138
7	.9344	.9202	.9073	.8953	.8841	.8735	.8635	.8539	.8446	.8357	.8272	.8188	.8108	.8030
8	.9308	.9158	.9022	.8895	.8777	.8665	.8559	.8457	.8360	.8266	.8176	.8088	.8003	.7920
9	.9272	.9114	.8970	.8837	.8712	.8594	.8482	.8375	.8272	.8174	.8078	.7986	.7897	.7810
10	.9236	.9069	.8918	.8777	.8646	.8522	.8405	.8292	.8184	.8080	.7980	.7884	.7790	.7699
11	.9199	.9024	.8865	.8718	.8580	.8450	.8326	.8208	.8095	.7986	.7881	.7780	.7682	.7587
12	.9162	.8978	.8811	.8657	.8513	.8377	.8247	.8123	.8005	.7891	.7781	.7675	.7573	.7473
13	.9125	.8932	.8758	.8596	.8445	.8302	.8167	.8038	.7914	.7795	.7680	.7570	.7462	.7359
14	.9087	.8886	.8703	.8534	.8376	.8227	.8086	.7951	.7822	.7698	.7578	.7463	.7351	.7243
15	.9049	.8839	.8648	.8472	.8307	.8152	.8004	.7863	.7729	.7599	.7475	.7355	.7238	.7126
16	.9010	.8792	.8593	.8409	.8237	.8075	.7921	.7775	.7634	.7500	.7370	.7246	.7125	.7008
17	.8972	.8744	.8537	.8345	.8166	.7997	.7837	.7685	.7539	.7400	.7265	.7136	.7010	.6889
18	.8933	.8695	.8480	.8281	.8094	.7919	.7753	.7594	.7443	.7298	.7158	.7024	.6894	.6769
19	.8893	.8647	.8422	.8215	.8022	.7839	.7667	.7503	.7346	.7195	.7051	.6912	.6777	.6648
20	.8853	.8597	.8364	.8149	.7948	.7759	.7580	.7410	.7247	.7092	.6942	.6798	.6659	.6525
21	.8813	.8547	.8305	.8082	.7874	.7678	.7492	.7316	.7147	.6986	.6832	.6683	.6540	.6401
22	.8773	.8497	.8246	.8014	.7798	.7595	.7403	.7220	.7046	.6880	.6720	.6567	.6419	.6276
23	.8732	.8445	.8185	.7946	.7722	.7512	.7313	.7124	.6944	.6772	.6607	.6449	.6297	.6150
24	.8690	.8394	.8124	.7876	.7644	.7427	.7221	.7026	.6840	.6663	.6493	.6330	.6173	.6022
25	.8648	.8341	.8062	.7805	.7566	.7341	.7129	.6927	.6736	.6553	.6377	.6209	.6048	.5892
26	.8605	.8288	.7999	.7734	.7486	.7254	.7034	.6827	.6629	.6441	.6260	.6087	.5921	.5761
27	.8563	.8234	.7936	.7661	.7405	.7165	.6939	.6725	.6521	.6327	.6142	.5964	.5793	.5629
28	.8519	.8179	.7871	.7587	.7323	.7076	.6842	.6622	.6412	.6212	.6021	.5839	.5663	.5495
29	.8475	.8124	.7806	.7513	.7240	.6985	.6745	.6517	.6301	.6096	.5900	.5712	.5532	.5359
30	.8431	.8068	.7739	.7437	.7156	.6893	.6645	.6411	.6189	.5978	.5776	.5584	.5399	.5221
31	.8386	.8012	.7672	.7360	.7070	.6799	.6544	.6304	.6075	.5858	.5651	.5454	.5264	.5082
32	.8340	.7954	.7604	.7282	.6983	.6704	.6442	.6194	.5960	.5737	.5524	.5321	.5127	.4941
33	.8295	.7896	.7535	.7203	.6895	.6608	.6338	.6084	.5843	.5614	.5396	.5188	.4989	.4798
34	.8248	.7837	.7465	.7123	.6806	.6510	.6232	.5971	.5723	.5488	.5265	.5052	.4848	.4652
35	.8201	.7777	.7393	.7041	.6715	.6410	.6125	.5856	.5602	.5361	.5132	.4914	.4705	.4505
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

Maximum Loss Ratio														
Size	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
54	.7283	.6568	.5920	.5332	.4799	.4315	.3877	.3480	.3122	.2799	.2508	.2246	.2010	.1798
55	.7237	.6503	.5839	.5238	.4693	.4200	.3755	.3354	.2994	.2669	.2379	.2118	.1885	.1677
56	.7191	.6440	.5759	.5144	.4587	.4086	.3634	.3229	.2866	.2541	.2251	.1993	.1763	.1559
57	.7146	.6376	.5679	.5050	.4482	.3971	.3514	.3105	.2740	.2415	.2126	.1870	.1644	.1445
58	.7102	.6314	.5600	.4956	.4377	.3857	.3394	.2981	.2614	.2290	.2003	.1750	.1528	.1333
59	.7059	.6252	.5521	.4863	.4272	.3744	.3274	.2858	.2490	.2166	.1882	.1633	.1415	.1226
60	.7017	.6191	.5444	.4770	.4168	.3631	.3156	.2736	.2368	.2045	.1763	.1518	.1306	.1122
61	.6976	.6132	.5367	.4679	.4065	.3519	.3038	.2616	.2247	.1925	.1647	.1407	.1200	.1023
62	.6937	.6074	.5291	.4588	.3962	.3408	.2921	.2496	.2127	.1808	.1534	.1298	.1098	.0927
63	.6900	.6017	.5217	.4499	.3861	.3298	.2806	.2378	.2009	.1693	.1423	.1193	.0999	.0836
64	.6864	.5963	.5145	.4411	.3760	.3189	.2691	.2262	.1894	.1580	.1315	.1092	.0905	.0749
65	.6831	.5910	.5074	.4324	.3661	.3081	.2578	.2147	.1780	.1470	.1210	.0994	.0815	.0667
66	.6799	.5860	.5005	.4240	.3563	.2974	.2466	.2033	.1668	.1363	.1109	.0900	.0729	.0589
67	.6770	.5813	.4939	.4156	.3467	.2868	.2355	.1922	.1559	.1258	.1011	.0809	.0647	.0516
68	.6744	.5768	.4875	.4075	.3372	.2764	.2246	.1811	.1451	.1156	.0916	.0723	.0569	.0447
69	.6720	.5725	.4813	.3996	.3278	.2660	.2137	.1702	.1345	.1056	.0824	.0640	.0495	.0382
70	.6699	.5686	.4754	.3918	.3185	.2557	.2030	.1595	.1242	.0959	.0735	.0561	.0426	.0322
71	.6680	.5649	.4697	.3840	.3092	.2453	.1921	.1486	.1137	.0862	.0648	.0483	.0358	.0265
72	.6664	.5617	.4644	.3768	.3003	.2353	.1816	.1382	.1038	.0770	.0566	.0412	.0298	.0213
73	.6652	.5589	.4596	.3699	.2917	.2256	.1714	.1281	.0942	.0684	.0490	.0347	.0243	.0168
74	.6645	.5572	.4565	.3655	.2860	.2192	.1646	.1214	.0880	.0628	.0442	.0307	.0211	.0143

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 9
Effective November 19, 2010

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
1	.0000	.0452	.0922	.1410	.1908	.2923	.3952	.4989	.6033
2	.0000	.0441	.0905	.1388	.1883	.2890	.3911	.4941	.5979
3	.0000	.0430	.0888	.1367	.1857	.2856	.3870	.4893	.5924
4	.0000	.0419	.0871	.1345	.1831	.2821	.3827	.4844	.5868
5	.0000	.0408	.0854	.1324	.1805	.2787	.3785	.4794	.5812
6	.0000	.0398	.0838	.1302	.1778	.2751	.3742	.4744	.5755
7	.0000	.0387	.0822	.1281	.1752	.2716	.3698	.4693	.5697
8	.0000	.0377	.0806	.1259	.1725	.2680	.3654	.4641	.5639
9	.0000	.0367	.0790	.1238	.1699	.2644	.3610	.4590	.5580
10	.0000	.0357	.0774	.1216	.1672	.2608	.3565	.4537	.5521
11	.0000	.0347	.0758	.1194	.1645	.2571	.3520	.4485	.5461
12	.0000	.0337	.0742	.1172	.1617	.2534	.3474	.4431	.5401
13	.0000	.0328	.0726	.1150	.1590	.2496	.3428	.4377	.5340
14	.0000	.0319	.0710	.1128	.1562	.2459	.3382	.4323	.5278
15	.0000	.0309	.0694	.1106	.1534	.2421	.3335	.4268	.5216
16	.0000	.0300	.0678	.1084	.1506	.2382	.3287	.4212	.5153
17	.0000	.0291	.0662	.1061	.1478	.2344	.3240	.4156	.5089
18	.0000	.0282	.0645	.1038	.1449	.2304	.3191	.4100	.5024
19	.0000	.0273	.0629	.1016	.1420	.2265	.3142	.4042	.4959

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
62	.0000	.0006	.0028	.0069	.0129	.0309	.0569	.0911	.1332
63	.0000	.0005	.0023	.0058	.0110	.0272	.0513	.0837	.1243

Minimum Loss Ratio									
Size	**0%**	**5%**	**10%**	**15%**	**20%**	**30%**	**40%**	**50%**	**60%**
64	.0000	.0003	.0018	.0047	.0092	.0236	.0459	.0764	.1155
65	.0000	.0003	.0014	.0038	.0076	.0203	.0406	.0694	.1068
66	.0000	.0002	.0010	.0029	.0061	.0171	.0356	.0625	.0983
67	.0000	.0001	.0008	.0022	.0048	.0142	.0308	.0559	.0900
68	.0000	.0001	.0005	.0016	.0036	.0116	.0264	.0495	.0819
69	.0000	.0000	.0003	.0011	.0027	.0092	.0221	.0433	.0739
70	.0000	.0000	.0002	.0007	.0018	.0071	.0182	.0374	.0662
71	.0000	.0000	.0001	.0004	.0012	.0052	.0145	.0316	.0584
72	.0000	.0000	.0000	.0002	.0007	.0036	.0113	.0264	.0512
73	.0000	.0000	.0000	.0001	.0004	.0024	.0084	.0215	.0443
74	.0000	.0000	.0000	.0000	.0002	.0017	.0067	.0185	.0398

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 9
Effective November 19, 2010

Maximum Loss Ratio															
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
40	$120	.7953	.7459	.7012	.6603	.6225	.5926	.5705	.5525	.5375	.5248	.5138	.5042	.4965	.4907
41	$120	.7904	.7396	.6936	.6515	.6140	.5866	.5651	.5474	.5326	.5199	.5089	.5000	.4933	.4880
42	$120	.7855	.7332	.6859	.6426	.6073	.5810	.5599	.5424	.5275	.5149	.5044	.4966	.4905	.4856
43	$120	.7806	.7268	.6781	.6343	.6013	.5757	.5547	.5373	.5225	.5101	.5008	.4936	.4879	.4833
44	$120	.7757	.7204	.6704	.6276	.5958	.5705	.5496	.5321	.5174	.5062	.4976	.4909	.4855	.4811
45	$120	.7708	.7140	.6626	.6218	.5905	.5653	.5444	.5269	.5131	.5028	.4947	.4883	.4831	.4792
46	$120	.7659	.7076	.6558	.6164	.5854	.5601	.5391	.5221	.5094	.4996	.4918	.4857	.4810	.4775
47	$120	.7610	.7011	.6500	.6112	.5802	.5548	.5339	.5180	.5059	.4965	.4891	.4834	.4792	.4761
48	$120	.7562	.6947	.6447	.6061	.5750	.5494	.5293	.5142	.5026	.4935	.4866	.4815	.4776	.4747
49	$120	.7514	.6888	.6397	.6010	.5697	.5443	.5252	.5106	.4994	.4908	.4844	.4797	.4761	.4735
50	$120	.7466	.6837	.6348	.5959	.5643	.5397	.5213	.5071	.4963	.4883	.4824	.4780	.4748	.4725
	$250	.7469	.6823	.6237	.5703	.5214	.4786	.4437	.4144	.3895	.3681	.3497	.3338	.3202	.3090
51	$120	.7418	.6790	.6300	.5908	.5593	.5355	.5174	.5037	.4935	.4860	.4805	.4765	.4737	.4716
	$250	.7422	.6758	.6157	.5609	.5113	.4700	.4357	.4067	.3820	.3608	.3426	.3271	.3144	.3040
52	$120	.7372	.6745	.6252	.5855	.5546	.5314	.5137	.5005	.4909	.4839	.4788	.4752	.4726	.4708
	$250	.7374	.6694	.6077	.5515	.5024	.4619	.4280	.3992	.3746	.3535	.3357	.3211	.3092	.2994
53	$120	.7329	.6702	.6204	.5805	.5502	.5273	.5101	.4976	.4885	.4819	.4773	.4740	.4717	.4701
	$250	.7327	.6629	.5996	.5425	.4943	.4542	.4204	.3916	.3671	.3464	.3294	.3156	.3043	.2950
54	$120	.7290	.6660	.6155	.5758	.5459	.5234	.5068	.4948	.4862	.4802	.4759	.4730	.4709	.4695
	$250	.7281	.6565	.5916	.5343	.4866	.4466	.4128	.3840	.3597	.3398	.3236	.3104	.2996	.2908
55	$120	.7254	.6618	.6106	.5713	.5416	.5196	.5037	.4922	.4842	.4785	.4747	.4720	.4702	.4690
	$250	.7235	.6501	.5837	.5268	.4792	.4391	.4051	.3764	.3529	.3337	.3181	.3055	.2952	.2870
56	$120	.7220	.6575	.6060	.5669	.5375	.5161	.5007	.4898	.4823	.4771	.4736	.4712	.4696	.4686
	$250	.7189	.6437	.5764	.5196	.4718	.4315	.3974	.3693	.3464	.3279	.3128	.3007	.2911	.2834
57	$120	.7188	.6532	.6017	.5626	.5336	.5127	.4979	.4876	.4805	.4757	.4726	.4705	.4691	.4682
	$250	.7144	.6374	.5697	.5127	.4645	.4239	.3901	.3625	.3402	.3222	.3078	.2963	.2873	.2802
58	$120	.7156	.6491	.5974	.5583	.5298	.5094	.4952	.4855	.4789	.4745	.4717	.4698	.4687	.4679
	$250	.7100	.6314	.5634	.5058	.4572	.4164	.3830	.3560	.3342	.3168	.3030	.2922	.2838	.2772
	$500	.7101	.6312	.5598	.4953	.4373	.3857	.3409	.3021	.2686	.2398	.2150	.1938	.1757	.1604

		Maximum Loss Ratio													
Size	**Single Loss Limit***	**30%**	**40%**	**50%**	**60%**	**70%**	**80%**	**90%**	**100%**	**110%**	**120%**	**130%**	**140%**	**150%**	**160%**
59	$120	.7124	.6452	.5931	.5543	.5261	.5063	.4927	.4835	.4774	.4735	.4709	.4693	.4683	.4677
	$250	.7057	.6258	.5572	.4990	.4498	.4092	.3763	.3497	.3284	.3117	.2986	.2884	.2805	.2745
	$500	.7058	.6251	.5519	.4860	.4270	.3753	.3305	.2918	.2585	.2300	.2057	.1850	.1677	.1531
60	$120	.7092	.6413	.5890	.5503	.5226	.5034	.4903	.4817	.4761	.4725	.4703	.4688	.4680	.4675
	$250	.7016	.6207	.5512	.4922	.4427	.4024	.3697	.3435	.3229	.3068	.2944	.2848	.2776	.2721
	$500	.7016	.6190	.5442	.4768	.4171	.3652	.3203	.2817	.2486	.2204	.1967	.1767	.1601	.1462
61	$120	.7062	.6376	.5850	.5465	.5192	.5006	.4881	.4801	.4749	.4717	.4697	.4685	.4677	.4673
	$250	.6976	.6158	.5453	.4854	.4359	.3956	.3632	.3376	.3176	.3022	.2904	.2815	.2748	.2699
	$500	.6976	.6130	.5365	.4678	.4076	.3554	.3103	.2717	.2389	.2112	.1880	.1688	.1528	.1397
62	$120	.7034	.6339	.5811	.5427	.5160	.4979	.4861	.4785	.4738	.4709	.4692	.4681	.4675	.4672
	$250	.6941	.6110	.5394	.4789	.4292	.3890	.3570	.3320	.3126	.2979	.2868	.2785	.2724	.2679
	$500	.6937	.6072	.5289	.4593	.3984	.3457	.3004	.2619	.2294	.2023	.1798	.1612	.1460	.1336
63	$120	.7006	.6304	.5773	.5391	.5129	.4954	.4842	.4772	.4728	.4703	.4687	.4678	.4673	.4670
	$250	.6908	.6064	.5336	.4726	.4226	.3825	.3510	.3265	.3079	.2938	.2834	.2757	.2702	.2661
	$500	.6899	.6016	.5218	.4511	.3894	.3362	.2907	.2523	.2202	.1937	.1718	.1540	.1396	.1279
64	$120	.6980	.6270	.5736	.5357	.5099	.4931	.4824	.4759	.4720	.4697	.4684	.4676	.4672	.4670
	$250	.6877	.6019	.5281	.4664	.4162	.3763	.3452	.3213	.3034	.2901	.2803	.2732	.2682	.2646
	$500	.6864	.5962	.5149	.4431	.3805	.3268	.2812	.2430	.2113	.1854	.1642	.1472	.1335	.1227
	$1,000	.6864	.5963	.5144	.4410	.3759	.3188	.2691	.2264	.1898	.1589	.1328	.1110	.0928	.0778
65	$120	.6955	.6236	.5700	.5323	.5071	.4909	.4808	.4748	.4712	.4692	.4681	.4674	.4671	.4669
	$250	.6848	.5976	.5227	.4604	.4100	.3702	.3396	.3164	.2991	.2865	.2774	.2710	.2664	.2632
	$500	.6830	.5911	.5084	.4353	.3718	.3176	.2719	.2339	.2027	.1774	.1570	.1407	.1279	.1178
	$1,000	.6831	.5910	.5073	.4324	.3660	.3080	.2580	.2151	.1788	.1483	.1228	.1017	.0844	.0702
66	$120	.6931	.6204	.5666	.5291	.5044	.4888	.4793	.4738	.4706	.4688	.4678	.4673	.4670	.4668
	$250	.6821	.5935	.5175	.4545	.4039	.3643	.3342	.3116	.2951	.2833	.2748	.2689	.2648	.2621
	$500	.6799	.5863	.5020	.4277	.3633	.3086	.2628	.2251	.1944	.1697	.1501	.1347	.1227	.1134
	$1,000	.6799	.5860	.5005	.4239	.3563	.2975	.2470	.2041	.1680	.1380	.1132	.0929	.0764	.0631
67	$120	.6908	.6173	.5632	.5260	.5019	.4869	.4780	.4729	.4700	.4684	.4676	.4671	.4669	.4668
	$250	.6796	.5896	.5125	.4488	.3980	.3587	.3290	.3072	.2914	.2802	.2725	.2671	.2635	.2611
	$500	.6771	.5819	.4960	.4202	.3549	.2997	.2539	.2165	.1863	.1624	.1436	.1291	.1179	.1093
	$1,000	.6770	.5812	.4939	.4156	.3468	.2871	.2362	.1932	.1575	.1280	.1040	.0845	.0689	.0566
68	$120	.6886	.6143	.5600	.5231	.4995	.4851	.4768	.4720	.4695	.4681	.4674	.4670	.4669	.4668
	$250	.6773	.5859	.5076	.4432	.3923	.3532	.3241	.3029	.2879	.2775	.2703	.2655	.2623	.2602
	$500	.6745	.5777	.4901	.4130	.3468	.2911	.2452	.2081	.1786	.1554	.1375	.1238	.1135	.1057
	$1,000	.6744	.5768	.4875	.4076	.3374	.2769	.2256	.1826	.1472	.1184	.0952	.0766	.0620	.0505
69	$120	.6865	.6114	.5569	.5202	.4972	.4835	.4756	.4713	.4690	.4679	.4673	.4670	.4668	.4667
	$250	.6751	.5824	.5029	.4378	.3867	.3479	.3193	.2989	.2847	.2749	.2684	.2641	.2613	.2595
	$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

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
73	$120	.6794	.6010	.5457	.5103	.4896	.4782	.4722	.4693	.4679	.4672	.4669	.4668	.4667	.4667
	$250	.6685	.5703	.4860	.4181	.3664	.3289	.3029	.2855	.2743	.2671	.2628	.2601	.2586	.2577
	$500	.6658	.5610	.4650	.3805	.3091	.2511	.2055	.1708	.1449	.1262	.1129	.1036	.0973	.0930
	$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

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 9
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	$120	.0000	.0100	.0281	.0504	.0757	.1325	.1955	.2632	.3347
41	$120	.0000	.0093	.0265	.0480	.0724	.1276	.1891	.2555	.3258
42	$120	.0000	.0086	.0250	.0455	.0691	.1227	.1828	.2478	.3170
43	$120	.0000	.0080	.0234	.0431	.0658	.1177	.1764	.2401	.3087
44	$120	.0000	.0073	.0219	.0407	.0625	.1128	.1700	.2323	.3020
45	$120	.0000	.0067	.0205	.0384	.0593	.1079	.1635	.2246	.2961
46	$120	.0000	.0062	.0191	.0361	.0561	.1031	.1571	.2178	.2907
47	$120	.0000	.0056	.0177	.0338	.0530	.0982	.1507	.2120	.2855
48	$120	.0000	.0051	.0164	.0316	.0499	.0934	.1443	.2067	.2804
49	$120	.0000	.0046	.0151	.0294	.0468	.0886	.1384	.2017	.2754
50	$120	.0000	.0041	.0138	.0273	.0438	.0838	.1333	.1968	.2703
	$250	.0000	.0042	.0139	.0274	.0440	.0841	.1319	.1857	.2446
51	$120	.0000	.0037	.0126	.0252	.0408	.0790	.1286	.1920	.2651
	$250	.0000	.0037	.0127	.0254	.0410	.0793	.1254	.1777	.2353
52	$120	.0000	.0033	.0115	.0232	.0379	.0743	.1241	.1872	.2599
	$250	.0000	.0033	.0115	.0233	.0380	.0746	.1190	.1697	.2259
53	$120	.0000	.0029	.0103	.0212	.0350	.0700	.1198	.1824	.2548
	$250	.0000	.0029	.0104	.0214	.0352	.0699	.1125	.1616	.2168
54	$120	.0000	.0025	.0093	.0193	.0322	.0662	.1156	.1774	.2502
	$250	.0000	.0025	.0093	.0194	.0324	.0653	.1061	.1536	.2087
55	$120	.0000	.0022	.0083	.0175	.0295	.0626	.1113	.1726	.2457
	$250	.0000	.0022	.0083	.0176	.0296	.0607	.0996	.1457	.2012
56	$120	.0000	.0019	.0073	.0157	.0268	.0592	.1071	.1680	.2413
	$250	.0000	.0019	.0073	.0158	.0269	.0561	.0933	.1384	.1940
57	$120	.0000	.0016	.0064	.0140	.0242	.0559	.1028	.1636	.2369
	$250	.0000	.0016	.0064	.0141	.0244	.0516	.0869	.1317	.1870

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

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

*Single Loss Limit values are expressed in thousands of dollars.

REPEALER

The following sections of the Washington Administrative Code are repealed:

WAC 296-17-90401	Introduction.
WAC 296-17-90402	Definitions.
WAC 296-17-90404	Employer options.
WAC 296-17-90405	Individual retro--Enrollment.
WAC 296-17-90407	Reenrollment--Individual retro.
WAC 296-17-90409	New group--Requirements.
WAC 296-17-90410	New group--Agreement finalized.
WAC 296-17-90411	Existing group.
WAC 296-17-90413	Individual employer group member requirements--Initial enrollment.
WAC 296-17-90414	Individual employer group member requirements--Reenrollment.
WAC 296-17-90421	Sponsoring organization--Retro group business and industry selection.
WAC 296-17-90422	Retro group--Classification assignments.
WAC 296-17-90425	Additional groups.
WAC 296-17-90428	Disqualification of a retro group.
WAC 296-17-90431	Change of ownership.
WAC 296-17-90437	Faxed, e-mail and machine-copied agreements and applications.
WAC 296-17-90438	Application, agreements and other required documentation--Due dates.
WAC 296-17-90440	Cancellation of participation.
WAC 296-17-90445	Valuation of coverage period.
WAC 296-17-90446	Retrospective premium calculation.
WAC 296-17-90447	Adjustments to standard premiums after the last mandatory adjustment--Individual employer.
WAC 296-17-90453	Disputes, protests and appeals.
WAC 296-17-90484	Direct pay of medical bills--Prohibited.
WAC 296-17-90486	Impartial review of L&I decisions.
WAC 296-17-90490	Limitation of liability--Indemnification.
WAC 296-17-90492	Table I.
WAC 296-17-90493	Table II.
WAC 296-17-90494	Table III.
WAC 296-17-90495	Table IV.
WAC 296-17-90496	Table V.
WAC 296-17-90497	Table VI.

Chapter 296-17B WAC

RETROSPECTIVE RATING FOR WORKERS' COMPENSATION INSURANCE

NEW SECTION

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 March 1, 2012.

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

NEW SECTION

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

NEW SECTION

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

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

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

NEW SECTION

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

NEW SECTION

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

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

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

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

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

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

NEW SECTION

WAC 296-17B-200 Group retrospective rating--Overview. In group retrospective rating, participating employers become members of an enrolled group sponsored by an approved organization. Employers continue to pay premiums directly to the department as determined by chapter 296-17 WAC. We calculate the group's retrospective rating premiums as though the standard premiums paid by members of the group were paid by the sponsor, and claims assigned to employer members were assigned to the group sponsor. Group sponsors are responsible for the retrospective rating premiums for the coverage period enrolled. If an adjustment

results in us refunding premiums, the refund is the property of the group sponsor. If an adjustment results in us assessing additional premiums, the additional premiums are the responsibility of the group sponsor. With limited exceptions explained in these rules, the department is not involved in the private contractual relationship between group sponsor and group member.

NEW SECTION

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

(1) Has been in existence for at least four years;

(2) Is an organization with dues paying members; and

(3) Exists primarily for some purpose other than that of obtaining or offering insurance coverage or insurance related services.

NEW SECTION

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

(1) We approve the organization sponsoring the group;

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

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

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

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

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

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

NEW SECTION

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

NEW SECTION

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

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

NEW SECTION

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

(1) Has an industrial insurance account in good standing;

(2) Is a dues paying member of the organization sponsoring the group;

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

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

NEW SECTION

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

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

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

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

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

NEW SECTION

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

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

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

(3) Construction and related services.

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

(5) Entertainment, hospitality and related services.

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

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

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

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

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

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

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

(13) Temporary help and related services.

(14) Transportation, recycle, warehousing, facility

maintenance and related services.

NEW SECTION

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

By endorsing an application, the sponsor is certifying that the employer is a dues paying member of the sponsoring organization. We must receive the endorsed application no later than the fifteenth day of the month before the calendar quarter the employer wishes to be enrolled for.

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

NEW SECTION

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

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

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

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

(3) Restrictions on choice of limits:

(a) If you wish to select a single loss occurrence limit other

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

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

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

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

NEW SECTION

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

(2) We will pick a date approximately nine months after the coverage period ends, determine your standard premiums and losses as of that date, and then calculate your retrospective rating premiums. If the standard premiums you have paid are higher than your retrospective rating premiums, we will refund you the difference. If the standard premiums you have paid are lower than your retrospective rating premiums, we will send you a notice and order of assessment directing you to pay us the difference.

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

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

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

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

NEW SECTION

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

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

NEW SECTION

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

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

NEW SECTION

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

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

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

NEW SECTION

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

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

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

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

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

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

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

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

NEW SECTION

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

For an employer enrolled in a group after the start of a group's coverage period, we will only consider the employer's

premiums for the calendar quarters for which the employer was enrolled.

NEW SECTION

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

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

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

NEW SECTION

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

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

NEW SECTION

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

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

NEW SECTION

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

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

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

(2) Applying the single loss occurrence limit:

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

The single loss occurrence limit applies when the sum of all initial losses incurred for your claims arising out of a single event is greater than your selected single loss occurrence limit. In that case, each claim's initial loss incurred will be its proportionate share of your single loss occurrence limit.

(3) Applying the expected loss ratio factors:

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

NEW SECTION

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

NEW SECTION

WAC 296-17B-560 Determining your hazard group and size group. (1) Each risk classification is assigned to a hazard group, as shown in WAC 296-17-901. To determine your hazard group, we will first multiply your standard premiums in each risk class by the hazard group index for that risk class. This is called the

adjusted standard premium. Hazard group indices are shown in subsection (3) of this section. We will then divide the total adjusted standard premiums by your total standard premiums, rounded to three decimal places to determine your average hazard index. We will assign you to a hazard group based on your average hazard index using the table in subsection (4) of this section.

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

(3) Hazard group index table.

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

(4) Average hazard index table.

Hazard Group Number	Average Hazard Index Value is at Least:	But Less Than or Equal to:
1	0.000	0.239
2	0.240	0.314
3	0.315	0.439
4	0.440	0.629
5	0.630	0.874
6	0.875	1.109
7	1.110	1.489
8	1.490	2.269
9	2.270	2.780

Example:

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

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

- The Average Hazard Index value for your group is the total adjusted standard premiums divided by the total standard premiums

or $2,510,000/$3,000,000 = **0.837** to three decimal places. This value 0.837 is in the range between 0.630 and 0.874.

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

NEW SECTION

WAC 296-17B-600 Performance adjustment--Overview. The department uses performance adjustment to ensure equity between employers that participate in retrospective rating and employers that do not. The goal of performance adjustment is to make sure that overall, after adjustments, retro participants pay the same share of their losses as employers that do not participate in retro.

NEW SECTION

WAC 296-17B-610 How we determine the performance adjustment factor. Our actuaries compare standard premiums and losses of employers in retro with those of employers not in retro to determine a target refund amount that would result in the groups of retro and nonretro employers funding the same percentage of their claim costs. In doing this, the actuaries pool the experience of the coverage period being adjusted with the experience from the coverage periods beginning the three previous quarters, and take into account possible future changes in losses based on historical data. The actuaries then add interest to the target amount to take into consideration the time value of money.

A performance adjustment factor (rounded to four decimal places) is then selected, so that when we calculate adjustments, the sum of all adjustments will most nearly equal the target refund amount.

NEW SECTION

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.

NEW SECTION

WAC 296-17B-700 Protest and appeals. If at the time of an adjustment you are disputing a decision affecting a claim's losses and you want us to recalculate your adjustment after that dispute has been resolved, you must protest the adjustment and identify the claim and dispute pending. We will issue a further order indicating that the adjustment may be revised after the dispute regarding the claim is resolved. After the dispute has been resolved, if you still want us to recalculate the adjustment, you must notify us, and we will recalculate your adjustment as though the dispute had been resolved at the time of the adjustment. We will not pay interest on any amount refunded.

NEW SECTION

WAC 296-17B-710 Account in good standing. To participate in retrospective rating, you as an employer or group sponsor need to have an account in good standing. This means that you need to have an open industrial insurance account with our industrial insurance program, have filed all required reports, and have paid all industrial insurance premiums, penalties and interest (or be current with a repayment plan the department agreed to), and not owe a debt to any other section of the department.

NEW SECTION

WAC 296-17B-720 Prohibited conduct. (1) Employers and group sponsors must not engage in claims suppression as defined in RCW 51.28.010(4).

(2) Employers and group sponsors must not pay medical service providers for medical services related to an industrial injury or occupational disease.

(3) Unless disclosed to the member at the time of enrollment, group sponsors must not require members to pay dues, fees, or continue membership in the retrospective rating program beyond the last date of the coverage year in order to receive their share of refunds, if any.

If we determine that you have violated any of these provisions, we will remove you from retrospective rating effective the date we notify you, and permanently bar you from further participation in the retrospective rating program. You will remain liable for any additional premium assessments related to your participation prior to your removal, but you will forfeit any right to refunds for adjustments calculated after your removal.

NEW SECTION

WAC 296-17B-730 Probation. If you as a sponsored group receive a net assessment for two consecutive coverage periods, you will be placed on probationary status. We will review your workplace safety and accident prevention plan and your methods of cooperation with the department's claims management activities, and contact you to discuss ways of improving your performance. If you receive a net assessment in the following coverage period, you will be denied future enrollment, and your sponsoring organization will not be allowed to sponsor another group in the same industry category for the five years following the third coverage period with a net assessment.

NEW SECTION

WAC 296-17B-740 Refunds of standard premiums after final adjustment. If, after the final adjustment for a coverage period, it is determined that an employer enrolled in retrospective rating is entitled to a refund of standard premiums for any reason other than the recalculation of experience provided for in WAC 296-17-870(3), we will adjust the amount of standard premiums to be refunded such that the net impact on the state fund is the same as if refund had taken place before the final adjustment.

NEW SECTION

WAC 296-17B-750 Notification. We will notify you if we need more information to make a decision about your application.

We will also notify you of our decision to enroll or deny enrollment.

NEW SECTION

WAC 296-17B-760 Coverage periods. Individual employers and sponsored groups enroll for one-year coverage periods. Coverage periods begin on the first day of a calendar quarter. Employers may join a sponsored group after its coverage period has begun, beginning on the first day of the next calendar quarter and continuing for the remainder of the coverage period.

NEW SECTION

WAC 296-17B-770 Common ownership. An employer that shares common ownership with one or more other employers cannot enroll in retrospective rating unless all employers sharing common ownership that are within the same industry category also enroll. Employers sharing common ownership can enroll individually or as members of a sponsored group. Employers sharing common ownership that are enrolled individually can choose to be rated separately or together.

Employers share common ownership when:

(1) One or more owners, directly or indirectly, own a majority interest in both employers; or

(2) One employer, directly or indirectly, owns a majority interest in another employer.

NEW SECTION

WAC 296-17B-780 Due dates. When you are required to submit a document (application, report, etc.) it must be received in the Tumwater labor and industries office by 5:00 p.m. on the date due. Documents may be mailed, faxed, or hand delivered. If the due date falls on a Saturday, Sunday, or holiday, it is due the next state business day.

NEW SECTION

WAC 296-17B-810 Loss development factors. At the time of adjustment, our actuaries determine loss development factors by claim type. Loss development factors account for the fact that claims ultimately cost the state fund more than they have cost the state fund to date, and more than they are estimated to cost the state fund at any particular point in time.

Separate factors will be calculated by fund and also by enrollment period at the time of each annual retrospective rating adjustment.

NEW SECTION

WAC 296-17B-820 Discount factors. At the time of adjustment, we determine discount factors by claim type. Discount factors account for the fact that benefits are not paid all at once, but rather are paid over a period of time. Discount factors vary for different types of claims based on when benefits tend to be paid.

NEW SECTION

WAC 296-17B-830 Expected loss ratio factors. The expected loss ratio factor is a factor applied to case incurred loss amounts of claims and loss development factor and discount factor so that the ratio of discounted developed loss to standard premiums for the entire state fund used in the actuarial calculations equals the expected loss ratios. By doing this, loss ratios will not be expected to change simply because the department changed the rates for one fund significantly more than the rates for another fund. The expected loss ratios are:

Accident Fund	81.2%
Medical Aid Fund	88.0%

Separate factors will be calculated by fund and also by enrollment period at the time of each annual retrospective rating adjustment.

NEW SECTION

WAC 296-17B-840 Claim types. The following claim types are considered when calculating the loss development factors and discount factors:

(1) Fatality;
(2) Total permanent disability pension claim;
(3) Permanent partial disability claim;
(4) Time-loss claim;
(5) Miscellaneous accident fund claim;
(6) Medical only claim.