



# Queensland Government Gazette

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# Queensland Government Gazette

**EXTRAORDINARY**

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**VOL. 384]**

**FRIDAY 19 JUNE 2020**

**[No. 50**

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Department of Education  
Brisbane, 19 June 2020

His Excellency the Governor, acting by and with the advice of the Executive Council and pursuant to the *Workers' Compensation and Rehabilitation Act 2003*, has approved a payment of \$121,044,130.72 (GST inclusive) from WorkCover Queensland to the Office of Industrial Relations, Department of Education, in 2020–21 for the prevention of injury to workers and related education, compliance and regulatory functions delivered by the Office of Industrial Relations under the *Work Health and Safety Act 2011* and *Workers' Compensation and Rehabilitation Act 2003*.

GRACE GRACE MP  
Minister for Education and  
Minister for Industrial Relations

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# Queensland Government Gazette

**EXTRAORDINARY**

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**VOL. 384]**

**MONDAY 22 JUNE 2020**

**[No. 51**

*Queensland Building and Construction Commission Act 1991*

## **SETTING OF INSURANCE PREMIUMS FOR RESIDENTIAL CONSTRUCTION WORK**

### **Queensland Home Warranty Scheme**

I, Brett Bassett, Commissioner, Queensland Building and Construction Commission, pursuant to section 68D of the *Queensland Building and Construction Commission Act 1991* (QBCC Act) state that, with effect from 1 July 2020, any insurance premium payable under Part 5 of the QBCC Act is to be calculated in accordance with the following:

- For cover which is not optional additional cover (mandatory cover):
  - where the work is for the erection or construction of a residence – Schedule 1;
  - where the work is for anything else – Schedule 2;
- For optional additional cover – Schedule 3.

For mandatory cover where the work includes the erection or construction of a residence as well as other work, refer only to Schedule 1 based on the total insurable value for all work.

To remove any doubt, the insurance premium payable under Part 5 of the QBCC Act, is to be calculated such that the “insurable value” as that term is defined in section 67WA of the QBCC Act, does not include the value of the premium, as part of the reasonable cost to the insurer of having the work carried out by a licensed contractor.

Further, the insurance premium payable for residential construction work carried out under a contract, or a variation to a contract, is to be calculated by reference to the gazette notice in effect at the date of the contract.

For optional additional cover – the amount payable under Schedule 3 is in addition to any amount paid or payable under Schedule 1 or 2.

Unless the contrary intention appears, wherever terms defined by the QBCC Act or the *Queensland Building and Construction Commission Regulation 2018* (QBCC Regulation) appear in this notice, including the schedules, those terms have the same meaning as in the QBCC Act or the QBCC Regulation.

For residential construction work, refer to the QBCC Regulation to determine how the insurable value is to be calculated. Also note section 68D of the QBCC Act regarding construction management contracts.

## SCHEDULE 1

For the Insurable Value: any amount over the \$1,000 threshold requires payment of the next level premium.

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>3,300</b>	<b>194.25</b>	<b>10,000</b>	<b>225.40</b>	<b>20,000</b>	<b>271.95</b>	<b>30,000</b>	<b>318.50</b>	<b>40,000</b>	<b>364.95</b>	<b>50,000</b>	<b>411.50</b>
4,000	197.50	11,000	230.10	21,000	276.60	31,000	323.15	41,000	369.60	51,000	416.15
5,000	202.15	12,000	234.75	22,000	281.30	32,000	327.70	42,000	374.25	52,000	420.80
6,000	206.75	13,000	239.40	23,000	285.90	33,000	332.40	43,000	378.95	53,000	425.45
7,000	211.45	14,000	243.95	24,000	290.50	34,000	337.00	44,000	383.55	54,000	430.15
8,000	216.10	15,000	248.70	25,000	295.25	35,000	341.70	45,000	388.25	55,000	434.80
9,000	220.75	16,000	253.30	26,000	299.85	36,000	346.35	46,000	392.85	56,000	439.40
		17,000	258.00	27,000	304.55	37,000	351.05	47,000	397.60	57,000	444.15
		18,000	262.65	28,000	309.15	38,000	355.65	48,000	402.20	58,000	448.70
		19,000	267.30	29,000	313.85	39,000	360.30	49,000	406.80	59,000	453.40
<b>60,000</b>	<b>458.00</b>	<b>70,000</b>	<b>504.55</b>	<b>80,000</b>	<b>551.10</b>	<b>90,000</b>	<b>597.65</b>	<b>100,000</b>	<b>644.20</b>	<b>110,000</b>	<b>690.75</b>
61,000	462.70	71,000	509.25	81,000	555.75	91,000	602.30	101,000	648.85	111,000	695.45
62,000	467.35	72,000	513.90	82,000	560.45	92,000	607.00	102,000	653.50	112,000	700.00
63,000	472.00	73,000	518.55	83,000	565.10	93,000	611.65	103,000	658.15	113,000	704.70
64,000	476.70	74,000	523.20	84,000	569.75	94,000	616.25	104,000	662.80	114,000	709.35
65,000	481.35	75,000	527.90	85,000	574.40	95,000	620.90	105,000	667.45	115,000	714.00
66,000	485.95	76,000	532.45	86,000	579.00	96,000	625.55	106,000	672.10	116,000	718.60
67,000	490.60	77,000	537.15	87,000	583.70	97,000	630.25	107,000	676.80	117,000	723.35
68,000	495.25	78,000	541.80	88,000	588.30	98,000	634.85	108,000	681.40	118,000	727.95
69,000	499.95	79,000	546.50	89,000	593.05	99,000	639.60	109,000	686.10	119,000	732.65
<b>120,000</b>	<b>737.20</b>	<b>130,000</b>	<b>783.70</b>	<b>140,000</b>	<b>830.25</b>	<b>150,000</b>	<b>876.80</b>	<b>160,000</b>	<b>923.35</b>	<b>170,000</b>	<b>969.90</b>
121,000	741.85	131,000	788.40	141,000	835.00	151,000	881.50	161,000	928.05	171,000	974.60
122,000	746.50	132,000	793.05	142,000	839.60	152,000	886.15	162,000	932.70	172,000	979.20
123,000	751.15	133,000	797.70	143,000	844.25	153,000	890.80	163,000	937.35	173,000	983.90
124,000	755.85	134,000	802.40	144,000	848.90	154,000	895.45	164,000	942.00	174,000	988.50
125,000	760.50	135,000	807.05	145,000	853.60	155,000	900.15	165,000	946.60	175,000	993.15
126,000	765.10	136,000	811.70	146,000	858.25	156,000	904.75	166,000	951.30	176,000	997.85
127,000	769.85	137,000	816.35	147,000	862.85	157,000	909.40	167,000	955.95	177,000	1,002.50
128,000	774.45	138,000	820.95	148,000	867.50	158,000	914.00	168,000	960.55	178,000	1,007.10
129,000	779.10	139,000	825.65	149,000	872.20	159,000	918.75	169,000	965.30	179,000	1,011.80
<b>180,000</b>	<b>1,016.45</b>	<b>190,000</b>	<b>1,063.00</b>	<b>200,000</b>	<b>1,109.45</b>	<b>210,000</b>	<b>1,155.95</b>	<b>220,000</b>	<b>1,202.50</b>	<b>230,000</b>	<b>1,249.05</b>
181,000	1,021.15	191,000	1,067.70	201,000	1,114.20	211,000	1,160.70	221,000	1,207.20	231,000	1,253.75
182,000	1,025.75	192,000	1,072.25	202,000	1,118.80	212,000	1,165.30	222,000	1,211.85	232,000	1,258.35
183,000	1,030.40	193,000	1,076.90	203,000	1,123.50	213,000	1,170.00	223,000	1,216.55	233,000	1,263.10
184,000	1,035.05	194,000	1,081.60	204,000	1,128.15	214,000	1,174.60	224,000	1,221.15	234,000	1,267.70
185,000	1,039.70	195,000	1,086.25	205,000	1,132.80	215,000	1,179.30	225,000	1,225.80	235,000	1,272.35
186,000	1,044.35	196,000	1,090.90	206,000	1,137.45	216,000	1,183.95	226,000	1,230.50	236,000	1,277.00
187,000	1,049.05	197,000	1,095.60	207,000	1,142.10	217,000	1,188.60	227,000	1,235.10	237,000	1,281.65
188,000	1,053.65	198,000	1,100.20	208,000	1,146.80	218,000	1,193.15	228,000	1,239.75	238,000	1,286.30
189,000	1,058.35	199,000	1,104.90	209,000	1,151.35	219,000	1,197.90	229,000	1,244.45	239,000	1,290.95

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>240,000</b>	<b>1,295.60</b>	<b>250,000</b>	<b>1,342.15</b>	<b>260,000</b>	<b>1,494.20</b>	<b>270,000</b>	<b>1,646.20</b>	<b>280,000</b>	<b>1,798.20</b>	<b>290,000</b>	<b>1,950.20</b>
241,000	1,300.30	251,000	1,357.40	261,000	1,509.40	271,000	1,661.40	281,000	1,813.40	291,000	1,965.40
242,000	1,304.90	252,000	1,372.60	262,000	1,524.55	272,000	1,676.55	282,000	1,828.55	292,000	1,980.55
243,000	1,309.65	253,000	1,387.75	263,000	1,539.75	273,000	1,691.80	283,000	1,843.75	293,000	1,995.75
244,000	1,314.25	254,000	1,402.95	264,000	1,554.95	274,000	1,706.90	284,000	1,858.95	294,000	2,010.95
245,000	1,318.85	255,000	1,418.20	265,000	1,570.15	275,000	1,722.20	285,000	1,874.20	295,000	2,026.15
246,000	1,323.50	256,000	1,433.35	266,000	1,585.35	276,000	1,737.35	286,000	1,889.30	296,000	2,041.40
247,000	1,328.20	257,000	1,448.55	267,000	1,600.55	277,000	1,752.65	287,000	1,904.60	297,000	2,056.60
248,000	1,332.85	258,000	1,463.70	268,000	1,615.75	278,000	1,767.75	288,000	1,919.75	298,000	2,071.80
249,000	1,337.50	259,000	1,478.95	269,000	1,631.00	279,000	1,782.95	289,000	1,935.00	299,000	2,086.95
<b>300,000</b>	<b>2,102.10</b>	<b>310,000</b>	<b>2,254.15</b>	<b>320,000</b>	<b>2,406.10</b>	<b>330,000</b>	<b>2,558.15</b>	<b>340,000</b>	<b>2,710.20</b>	<b>350,000</b>	<b>2,862.15</b>
301,000	2,117.40	311,000	2,269.40	321,000	2,421.45	331,000	2,573.45	341,000	2,725.40	351,000	2,877.45
302,000	2,132.55	312,000	2,284.60	322,000	2,436.60	332,000	2,588.60	342,000	2,740.60	352,000	2,892.60
303,000	2,147.75	313,000	2,299.80	323,000	2,451.80	333,000	2,603.80	343,000	2,755.80	353,000	2,907.80
304,000	2,162.95	314,000	2,315.00	324,000	2,466.95	334,000	2,618.95	344,000	2,771.00	354,000	2,922.95
305,000	2,178.20	315,000	2,330.20	325,000	2,482.15	335,000	2,634.20	345,000	2,786.15	355,000	2,938.15
306,000	2,193.40	316,000	2,345.35	326,000	2,497.40	336,000	2,649.40	346,000	2,801.35	356,000	2,953.45
307,000	2,208.65	317,000	2,360.60	327,000	2,512.60	337,000	2,664.60	347,000	2,816.65	357,000	2,968.65
308,000	2,223.75	318,000	2,375.75	328,000	2,527.80	338,000	2,679.75	348,000	2,831.80	358,000	2,983.80
309,000	2,238.95	319,000	2,391.00	329,000	2,542.95	339,000	2,695.00	349,000	2,847.05	359,000	2,999.00
<b>360,000</b>	<b>3,014.15</b>	<b>370,000</b>	<b>3,166.20</b>	<b>380,000</b>	<b>3,318.15</b>	<b>390,000</b>	<b>3,470.15</b>	<b>400,000</b>	<b>3,622.20</b>	<b>410,000</b>	<b>3,774.20</b>
361,000	3,029.45	371,000	3,181.35	381,000	3,333.40	391,000	3,485.45	401,000	3,637.40	411,000	3,789.45
362,000	3,044.55	372,000	3,196.60	382,000	3,348.65	392,000	3,500.60	402,000	3,652.65	412,000	3,804.65
363,000	3,059.80	373,000	3,211.85	383,000	3,363.80	393,000	3,515.85	403,000	3,667.85	413,000	3,819.80
364,000	3,074.95	374,000	3,227.00	384,000	3,379.00	394,000	3,531.00	404,000	3,682.95	414,000	3,835.00
365,000	3,090.25	375,000	3,242.20	385,000	3,394.20	395,000	3,546.25	405,000	3,698.20	415,000	3,850.20
366,000	3,105.40	376,000	3,257.35	386,000	3,409.40	396,000	3,561.35	406,000	3,713.35	416,000	3,865.40
367,000	3,120.60	377,000	3,272.65	387,000	3,424.65	397,000	3,576.60	407,000	3,728.65	417,000	3,880.65
368,000	3,135.80	378,000	3,287.80	388,000	3,439.80	398,000	3,591.80	408,000	3,743.85	418,000	3,895.85
369,000	3,151.00	379,000	3,303.00	389,000	3,455.00	399,000	3,607.05	409,000	3,759.05	419,000	3,911.05
<b>420,000</b>	<b>3,926.20</b>	<b>430,000</b>	<b>4,078.20</b>	<b>440,000</b>	<b>4,230.20</b>	<b>450,000</b>	<b>4,382.20</b>	<b>460,000</b>	<b>4,534.25</b>	<b>470,000</b>	<b>4,686.25</b>
421,000	3,941.40	431,000	4,093.40	441,000	4,245.40	451,000	4,397.40	461,000	4,549.45	471,000	4,701.45
422,000	3,956.60	432,000	4,108.65	442,000	4,260.55	452,000	4,412.60	462,000	4,564.65	472,000	4,716.60
423,000	3,971.85	433,000	4,123.85	443,000	4,275.85	453,000	4,427.90	463,000	4,579.85	473,000	4,731.85
424,000	3,987.00	434,000	4,138.95	444,000	4,291.05	454,000	4,443.05	464,000	4,595.00	474,000	4,747.05
425,000	4,002.30	435,000	4,154.25	445,000	4,306.25	455,000	4,458.25	465,000	4,610.25	475,000	4,762.25
426,000	4,017.40	436,000	4,169.40	446,000	4,321.40	456,000	4,473.40	466,000	4,625.40	476,000	4,777.40
427,000	4,032.65	437,000	4,184.70	447,000	4,336.60	457,000	4,488.60	467,000	4,640.65	477,000	4,792.60
428,000	4,047.85	438,000	4,199.80	448,000	4,351.80	458,000	4,503.85	468,000	4,655.80	478,000	4,807.85
429,000	4,063.05	439,000	4,215.05	449,000	4,367.05	459,000	4,519.00	469,000	4,671.10	479,000	4,823.10
<b>480,000</b>	<b>4,838.20</b>	<b>490,000</b>	<b>4,990.25</b>	<b>500,000</b>	<b>5,142.25</b>	<b>510,000</b>	<b>5,294.20</b>	<b>520,000</b>	<b>5,446.25</b>	<b>530,000</b>	<b>5,598.30</b>
481,000	4,853.45	491,000	5,005.45	501,000	5,157.40	511,000	5,309.45	521,000	5,461.50	531,000	5,613.45
482,000	4,868.60	492,000	5,020.65	502,000	5,172.60	512,000	5,324.60	522,000	5,476.60	532,000	5,628.65
483,000	4,883.90	493,000	5,035.85	503,000	5,187.85	513,000	5,339.95	523,000	5,491.85	533,000	5,643.85
484,000	4,899.00	494,000	5,051.00	504,000	5,203.10	514,000	5,355.05	524,000	5,507.05	534,000	5,659.10
485,000	4,914.25	495,000	5,066.30	505,000	5,218.25	515,000	5,370.25	525,000	5,522.30	535,000	5,674.25
486,000	4,929.40	496,000	5,081.45	506,000	5,233.45	516,000	5,385.45	526,000	5,537.40	536,000	5,689.45
487,000	4,944.65	497,000	5,096.65	507,000	5,248.65	517,000	5,400.65	527,000	5,552.65	537,000	5,704.65
488,000	4,959.90	498,000	5,111.85	508,000	5,263.85	518,000	5,415.80	528,000	5,567.80	538,000	5,719.80
489,000	4,975.05	499,000	5,127.10	509,000	5,279.10	519,000	5,431.05	529,000	5,583.10	539,000	5,735.10

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>540,000</b>	<b>5,750.25</b>	<b>550,000</b>	<b>5,902.30</b>	<b>560,000</b>	<b>6,054.25</b>	<b>570,000</b>	<b>6,206.25</b>	<b>580,000</b>	<b>6,358.30</b>	<b>590,000</b>	<b>6,510.25</b>
541,000	5,765.50	551,000	5,917.50	561,000	6,069.45	571,000	6,221.50	581,000	6,373.45	591,000	6,525.50
542,000	5,780.65	552,000	5,932.60	562,000	6,084.65	572,000	6,236.65	582,000	6,388.60	592,000	6,540.70
543,000	5,795.85	553,000	5,947.85	563,000	6,099.85	573,000	6,251.85	583,000	6,403.90	593,000	6,555.90
544,000	5,811.05	554,000	5,963.05	564,000	6,115.05	574,000	6,267.10	584,000	6,419.10	594,000	6,571.05
545,000	5,826.25	555,000	5,978.30	565,000	6,130.30	575,000	6,282.30	585,000	6,434.35	595,000	6,586.30
546,000	5,841.45	556,000	5,993.40	566,000	6,145.50	576,000	6,297.50	586,000	6,449.45	596,000	6,601.50
547,000	5,856.70	557,000	6,008.70	567,000	6,160.70	577,000	6,312.65	587,000	6,464.70	597,000	6,616.70
548,000	5,871.85	558,000	6,023.85	568,000	6,175.85	578,000	6,327.85	588,000	6,479.85	598,000	6,631.80
549,000	5,887.10	559,000	6,039.15	569,000	6,191.10	579,000	6,343.10	589,000	6,495.10	599,000	6,647.05
<b>600,000</b>	<b>6,662.30</b>	<b>610,000</b>	<b>6,814.35</b>	<b>620,000</b>	<b>6,966.30</b>	<b>630,000</b>	<b>7,118.30</b>	<b>640,000</b>	<b>7,270.30</b>	<b>650,000</b>	<b>7,422.30</b>
601,000	6,677.55	611,000	6,829.50	621,000	6,981.50	631,000	7,133.55	641,000	7,285.50	651,000	7,437.50
602,000	6,692.65	612,000	6,844.65	622,000	6,996.70	632,000	7,148.65	642,000	7,300.65	652,000	7,452.75
603,000	6,707.90	613,000	6,859.90	623,000	7,011.85	633,000	7,163.90	643,000	7,315.95	653,000	7,467.90
604,000	6,723.05	614,000	6,875.05	624,000	7,027.05	634,000	7,179.05	644,000	7,331.05	654,000	7,483.10
605,000	6,738.30	615,000	6,890.30	625,000	7,042.30	635,000	7,194.35	645,000	7,346.35	655,000	7,498.35
606,000	6,753.50	616,000	6,905.45	626,000	7,057.50	636,000	7,209.50	646,000	7,361.50	656,000	7,513.50
607,000	6,768.65	617,000	6,920.75	627,000	7,072.75	637,000	7,224.70	647,000	7,376.75	657,000	7,528.70
608,000	6,783.85	618,000	6,935.90	628,000	7,087.85	638,000	7,239.90	648,000	7,391.90	658,000	7,543.85
609,000	6,799.10	619,000	6,951.05	629,000	7,103.10	639,000	7,255.10	649,000	7,407.05	659,000	7,559.10
<b>660,000</b>	<b>7,574.30</b>	<b>670,000</b>	<b>7,726.35</b>	<b>680,000</b>	<b>7,878.30</b>	<b>690,000</b>	<b>8,030.30</b>	<b>700,000</b>	<b>8,182.25</b>	<b>710,000</b>	<b>8,334.30</b>
661,000	7,589.55	671,000	7,741.55	681,000	7,893.55	691,000	8,045.55	701,000	8,197.55	711,000	8,349.55
662,000	7,604.70	672,000	7,756.70	682,000	7,908.70	692,000	8,060.70	702,000	8,212.70	712,000	8,364.70
663,000	7,619.90	673,000	7,771.95	683,000	7,923.90	693,000	8,075.90	703,000	8,227.95	713,000	8,379.95
664,000	7,635.10	674,000	7,787.05	684,000	7,939.10	694,000	8,091.10	704,000	8,243.05	714,000	8,395.15
665,000	7,650.35	675,000	7,802.30	685,000	7,954.30	695,000	8,106.25	705,000	8,258.35	715,000	8,410.35
666,000	7,665.50	676,000	7,817.50	686,000	7,969.50	696,000	8,121.55	706,000	8,273.55	716,000	8,425.50
667,000	7,680.70	677,000	7,832.75	687,000	7,984.75	697,000	8,136.75	707,000	8,288.80	717,000	8,440.75
668,000	7,695.90	678,000	7,847.90	688,000	7,999.90	698,000	8,151.95	708,000	8,303.90	718,000	8,455.90
669,000	7,711.15	679,000	7,863.10	689,000	8,015.15	699,000	8,167.10	709,000	8,319.10	719,000	8,471.15
<b>720,000</b>	<b>8,486.25</b>	<b>730,000</b>	<b>8,638.25</b>	<b>740,000</b>	<b>8,790.35</b>	<b>750,000</b>	<b>8,942.30</b>	<b>760,000</b>	<b>9,094.30</b>	<b>770,000</b>	<b>9,246.35</b>
721,000	8,501.55	731,000	8,653.60	741,000	8,805.55	751,000	8,957.55	761,000	9,109.55	771,000	9,261.50
722,000	8,516.75	732,000	8,668.75	742,000	8,820.75	752,000	8,972.75	762,000	9,124.70	772,000	9,276.75
723,000	8,531.95	733,000	8,683.95	743,000	8,835.95	753,000	8,987.95	763,000	9,139.95	773,000	9,291.95
724,000	8,547.15	734,000	8,699.10	744,000	8,851.15	754,000	9,003.10	764,000	9,155.10	774,000	9,307.15
725,000	8,562.30	735,000	8,714.35	745,000	8,866.35	755,000	9,018.30	765,000	9,170.40	775,000	9,322.35
726,000	8,577.55	736,000	8,729.55	746,000	8,881.45	756,000	9,033.50	766,000	9,185.55	776,000	9,337.50
727,000	8,592.75	737,000	8,744.75	747,000	8,896.75	757,000	9,048.80	767,000	9,200.75	777,000	9,352.80
728,000	8,607.95	738,000	8,759.90	748,000	8,911.95	758,000	9,063.95	768,000	9,215.95	778,000	9,367.95
729,000	8,623.10	739,000	8,775.15	749,000	8,927.20	759,000	9,079.15	769,000	9,231.15	779,000	9,383.15
<b>780,000</b>	<b>9,398.30</b>	<b>790,000</b>	<b>9,550.30</b>	<b>800,000</b>	<b>9,702.35</b>	<b>810,000</b>	<b>9,766.90</b>	<b>820,000</b>	<b>9,831.40</b>	<b>830,000</b>	<b>9,895.95</b>
781,000	9,413.55	791,000	9,565.60	801,000	9,708.80	811,000	9,773.30	821,000	9,837.85	831,000	9,902.35
782,000	9,428.75	792,000	9,580.75	802,000	9,715.30	812,000	9,779.80	822,000	9,844.30	832,000	9,908.85
783,000	9,443.95	793,000	9,596.00	803,000	9,721.75	813,000	9,786.20	823,000	9,850.75	833,000	9,915.25
784,000	9,459.15	794,000	9,611.15	804,000	9,728.15	814,000	9,792.70	824,000	9,857.25	834,000	9,921.75
785,000	9,474.35	795,000	9,626.40	805,000	9,734.60	815,000	9,799.15	825,000	9,863.65	835,000	9,928.25
786,000	9,489.55	796,000	9,641.50	806,000	9,741.05	816,000	9,805.60	826,000	9,870.05	836,000	9,934.60
787,000	9,504.80	797,000	9,656.75	807,000	9,747.55	817,000	9,812.05	827,000	9,876.55	837,000	9,941.10
788,000	9,519.95	798,000	9,671.95	808,000	9,753.95	818,000	9,818.45	828,000	9,883.00	838,000	9,947.55
789,000	9,535.15	799,000	9,687.15	809,000	9,760.45	819,000	9,824.95	829,000	9,889.50	839,000	9,954.05



Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>840,000</b>	<b>9,960.40</b>	<b>850,000</b>	<b>10,024.95</b>	<b>860,000</b>	<b>10,089.50</b>	<b>870,000</b>	<b>10,154.05</b>	<b>880,000</b>	<b>10,218.55</b>	<b>890,000</b>	<b>10,283.00</b>
841,000	9,966.85	851,000	10,031.40	861,000	10,095.90	871,000	10,160.45	881,000	10,224.95	891,000	10,289.50
842,000	9,973.40	852,000	10,037.90	862,000	10,102.40	872,000	10,166.90	882,000	10,231.40	892,000	10,296.00
843,000	9,979.80	853,000	10,044.35	863,000	10,108.85	873,000	10,173.35	883,000	10,237.85	893,000	10,302.40
844,000	9,986.30	854,000	10,050.75	864,000	10,115.35	874,000	10,179.85	884,000	10,244.40	894,000	10,308.90
845,000	9,992.70	855,000	10,057.20	865,000	10,121.75	875,000	10,186.25	885,000	10,250.85	895,000	10,315.30
846,000	9,999.15	856,000	10,063.70	866,000	10,128.20	876,000	10,192.70	886,000	10,257.20	896,000	10,321.70
847,000	10,005.60	857,000	10,070.15	867,000	10,134.70	877,000	10,199.20	887,000	10,263.70	897,000	10,328.20
848,000	10,012.05	858,000	10,076.55	868,000	10,141.05	878,000	10,205.65	888,000	10,270.15	898,000	10,334.70
849,000	10,018.55	859,000	10,083.05	869,000	10,147.55	879,000	10,212.10	889,000	10,276.60	899,000	10,341.20
<b>900,000</b>	<b>10,347.55</b>	<b>910,000</b>	<b>10,412.05</b>	<b>920,000</b>	<b>10,476.65</b>	<b>930,000</b>	<b>10,541.15</b>	<b>940,000</b>	<b>10,605.70</b>	<b>950,000</b>	<b>10,670.15</b>
901,000	10,354.00	911,000	10,418.50	921,000	10,483.05	931,000	10,547.60	941,000	10,612.10	951,000	10,676.60
902,000	10,360.50	912,000	10,425.05	922,000	10,489.55	932,000	10,554.00	942,000	10,618.55	952,000	10,683.10
903,000	10,366.90	913,000	10,431.45	923,000	10,495.95	933,000	10,560.50	943,000	10,625.00	953,000	10,689.50
904,000	10,373.35	914,000	10,437.90	924,000	10,502.45	934,000	10,567.00	944,000	10,631.50	954,000	10,696.05
905,000	10,379.85	915,000	10,444.35	925,000	10,508.85	935,000	10,573.40	945,000	10,637.90	955,000	10,702.45
906,000	10,386.30	916,000	10,450.80	926,000	10,515.35	936,000	10,579.80	946,000	10,644.30	956,000	10,708.90
907,000	10,392.75	917,000	10,457.30	927,000	10,521.80	937,000	10,586.30	947,000	10,650.85	957,000	10,715.35
908,000	10,399.20	918,000	10,463.65	928,000	10,528.20	938,000	10,592.75	948,000	10,657.30	958,000	10,721.80
909,000	10,405.65	919,000	10,470.20	929,000	10,534.70	939,000	10,599.25	949,000	10,663.80	959,000	10,728.25
<b>960,000</b>	<b>10,734.70</b>	<b>970,000</b>	<b>10,799.25</b>	<b>980,000</b>	<b>10,863.75</b>	<b>990,000</b>	<b>10,928.30</b>	<b>1,000,000</b>	<b>10,992.80</b>	<b>1,010,000</b>	<b>11,057.35</b>
961,000	10,741.15	971,000	10,805.65	981,000	10,870.20	991,000	10,934.70	1,001,000	10,999.25	1,011,000	11,063.80
962,000	10,747.65	972,000	10,812.15	982,000	10,876.65	992,000	10,941.20	1,002,000	11,005.80	1,012,000	11,070.30
963,000	10,754.10	973,000	10,818.55	983,000	10,883.10	993,000	10,947.60	1,003,000	11,012.20	1,013,000	11,076.70
964,000	10,760.50	974,000	10,825.05	984,000	10,889.60	994,000	10,954.15	1,004,000	11,018.70	1,014,000	11,083.15
965,000	10,766.95	975,000	10,831.50	985,000	10,896.00	995,000	10,960.65	1,005,000	11,025.10	1,015,000	11,089.60
966,000	10,773.40	976,000	10,837.95	986,000	10,902.45	996,000	10,967.00	1,006,000	11,031.50	1,016,000	11,096.10
967,000	10,779.90	977,000	10,844.45	987,000	10,908.90	997,000	10,973.50	1,007,000	11,038.00	1,017,000	11,102.55
968,000	10,786.30	978,000	10,850.80	988,000	10,915.40	998,000	10,979.95	1,008,000	11,044.45	1,018,000	11,109.00
969,000	10,792.80	979,000	10,857.30	989,000	10,921.90	999,000	10,986.40	1,009,000	11,051.00	1,019,000	11,115.45
<b>1,020,000</b>	<b>11,121.90</b>	<b>1,030,000</b>	<b>11,186.45</b>	<b>1,040,000</b>	<b>11,250.95</b>	<b>1,050,000</b>	<b>11,315.50</b>	<b>1,060,000</b>	<b>11,379.95</b>	<b>1,070,000</b>	<b>11,444.45</b>
1,021,000	11,128.30	1,031,000	11,192.85	1,041,000	11,257.40	1,051,000	11,321.90	1,061,000	11,386.40	1,071,000	11,450.95
1,022,000	11,134.80	1,032,000	11,199.35	1,042,000	11,263.80	1,052,000	11,328.40	1,062,000	11,392.90	1,072,000	11,457.45
1,023,000	11,141.25	1,033,000	11,205.75	1,043,000	11,270.25	1,053,000	11,334.80	1,063,000	11,399.30	1,073,000	11,463.90
1,024,000	11,147.70	1,034,000	11,212.25	1,044,000	11,276.80	1,054,000	11,341.30	1,064,000	11,405.85	1,074,000	11,470.30
1,025,000	11,154.15	1,035,000	11,218.65	1,045,000	11,283.20	1,055,000	11,347.70	1,065,000	11,412.25	1,075,000	11,476.75
1,026,000	11,160.60	1,036,000	11,225.10	1,046,000	11,289.60	1,056,000	11,354.10	1,066,000	11,418.70	1,076,000	11,483.20
1,027,000	11,167.10	1,037,000	11,231.60	1,047,000	11,296.10	1,057,000	11,360.65	1,067,000	11,425.15	1,077,000	11,489.65
1,028,000	11,173.45	1,038,000	11,238.00	1,048,000	11,302.55	1,058,000	11,367.10	1,068,000	11,431.60	1,078,000	11,496.10
1,029,000	11,179.95	1,039,000	11,244.50	1,049,000	11,309.00	1,059,000	11,373.60	1,069,000	11,438.05	1,079,000	11,502.60
<b>1,080,000</b>	<b>11,509.05</b>	<b>1,090,000</b>	<b>11,573.55</b>	<b>1,100,000</b>	<b>11,638.10</b>	<b>1,110,000</b>	<b>11,702.55</b>	<b>1,120,000</b>	<b>11,767.10</b>	<b>1,130,000</b>	<b>11,831.60</b>
1,081,000	11,515.45	1,091,000	11,579.95	1,101,000	11,644.50	1,111,000	11,709.00	1,121,000	11,773.55	1,131,000	11,838.05
1,082,000	11,521.95	1,092,000	11,586.45	1,102,000	11,650.95	1,112,000	11,715.50	1,122,000	11,780.05	1,132,000	11,844.55
1,083,000	11,528.35	1,093,000	11,592.90	1,103,000	11,657.40	1,113,000	11,721.95	1,123,000	11,786.45	1,133,000	11,850.95
1,084,000	11,534.80	1,094,000	11,599.40	1,104,000	11,663.90	1,114,000	11,728.45	1,124,000	11,792.90	1,134,000	11,857.45
1,085,000	11,541.30	1,095,000	11,605.80	1,105,000	11,670.35	1,115,000	11,734.85	1,125,000	11,799.35	1,135,000	11,863.90
1,086,000	11,547.75	1,096,000	11,612.25	1,106,000	11,676.75	1,116,000	11,741.25	1,126,000	11,805.80	1,136,000	11,870.35
1,087,000	11,554.25	1,097,000	11,618.70	1,107,000	11,683.25	1,117,000	11,747.75	1,127,000	11,812.30	1,137,000	11,876.85
1,088,000	11,560.60	1,098,000	11,625.10	1,108,000	11,689.70	1,118,000	11,754.20	1,128,000	11,818.75	1,138,000	11,883.20
1,089,000	11,567.10	1,099,000	11,631.65	1,109,000	11,696.15	1,119,000	11,760.70	1,129,000	11,825.20	1,139,000	11,889.70

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,140,000</b>	<b>11,896.15</b>	<b>1,150,000</b>	<b>11,960.70</b>	<b>1,160,000</b>	<b>12,025.20</b>	<b>1,170,000</b>	<b>12,089.70</b>	<b>1,180,000</b>	<b>12,154.20</b>	<b>1,190,000</b>	<b>12,218.80</b>
1,141,000	11,902.60	1,151,000	11,967.15	1,161,000	12,031.60	1,171,000	12,096.15	1,181,000	12,160.65	1,191,000	12,225.20
1,142,000	11,909.10	1,152,000	11,973.55	1,162,000	12,038.10	1,172,000	12,102.65	1,182,000	12,167.20	1,192,000	12,231.70
1,143,000	11,915.50	1,153,000	11,980.00	1,163,000	12,044.55	1,173,000	12,109.05	1,183,000	12,173.65	1,193,000	12,238.10
1,144,000	11,922.00	1,154,000	11,986.50	1,164,000	12,051.05	1,174,000	12,115.55	1,184,000	12,180.05	1,194,000	12,244.55
1,145,000	11,928.40	1,155,000	11,992.95	1,165,000	12,057.45	1,175,000	12,122.00	1,185,000	12,186.50	1,195,000	12,251.00
1,146,000	11,934.85	1,156,000	11,999.35	1,166,000	12,063.85	1,176,000	12,128.45	1,186,000	12,192.95	1,196,000	12,257.50
1,147,000	11,941.30	1,157,000	12,005.85	1,167,000	12,070.35	1,177,000	12,134.90	1,187,000	12,199.40	1,197,000	12,264.00
1,148,000	11,947.75	1,158,000	12,012.30	1,168,000	12,076.80	1,178,000	12,141.35	1,188,000	12,205.80	1,198,000	12,270.35
1,149,000	11,954.25	1,159,000	12,018.75	1,169,000	12,083.35	1,179,000	12,147.80	1,189,000	12,212.35	1,199,000	12,276.85
<b>1,200,000</b>	<b>12,283.30</b>	<b>1,210,000</b>	<b>12,347.85</b>	<b>1,220,000</b>	<b>12,412.30</b>	<b>1,230,000</b>	<b>12,476.80</b>	<b>1,240,000</b>	<b>12,541.35</b>	<b>1,250,000</b>	<b>12,605.95</b>
1,201,000	12,289.70	1,211,000	12,354.25	1,221,000	12,418.75	1,231,000	12,483.30	1,241,000	12,547.80	1,251,000	12,612.35
1,202,000	12,296.15	1,212,000	12,360.70	1,222,000	12,425.25	1,232,000	12,489.80	1,242,000	12,554.35	1,252,000	12,618.90
1,203,000	12,302.65	1,213,000	12,367.15	1,223,000	12,431.65	1,233,000	12,496.20	1,243,000	12,560.70	1,253,000	12,625.30
1,204,000	12,309.15	1,214,000	12,373.65	1,224,000	12,438.20	1,234,000	12,502.65	1,244,000	12,567.20	1,254,000	12,631.80
1,205,000	12,315.55	1,215,000	12,380.10	1,225,000	12,444.60	1,235,000	12,509.10	1,245,000	12,573.70	1,255,000	12,638.20
1,206,000	12,322.00	1,216,000	12,386.45	1,226,000	12,451.00	1,236,000	12,515.55	1,246,000	12,580.15	1,256,000	12,644.65
1,207,000	12,328.45	1,217,000	12,393.00	1,227,000	12,457.50	1,237,000	12,522.00	1,247,000	12,586.65	1,257,000	12,651.10
1,208,000	12,334.85	1,218,000	12,399.45	1,228,000	12,463.95	1,238,000	12,528.50	1,248,000	12,593.00	1,258,000	12,657.50
1,209,000	12,341.35	1,219,000	12,405.90	1,229,000	12,470.45	1,239,000	12,535.00	1,249,000	12,599.50	1,259,000	12,664.05
<b>1,260,000</b>	<b>12,670.50</b>	<b>1,270,000</b>	<b>12,735.00</b>	<b>1,280,000</b>	<b>12,799.50</b>	<b>1,290,000</b>	<b>12,864.00</b>	<b>1,300,000</b>	<b>12,928.60</b>	<b>1,310,000</b>	<b>12,993.10</b>
1,261,000	12,676.95	1,271,000	12,741.40	1,281,000	12,805.95	1,291,000	12,870.45	1,301,000	12,935.00	1,311,000	12,999.50
1,262,000	12,683.35	1,272,000	12,747.95	1,282,000	12,812.45	1,292,000	12,876.95	1,302,000	12,941.50	1,312,000	13,005.95
1,263,000	12,689.80	1,273,000	12,754.35	1,283,000	12,818.85	1,293,000	12,883.45	1,303,000	12,947.90	1,313,000	13,012.40
1,264,000	12,696.30	1,274,000	12,760.85	1,284,000	12,825.35	1,294,000	12,889.85	1,304,000	12,954.35	1,314,000	13,018.95
1,265,000	12,702.70	1,275,000	12,767.25	1,285,000	12,831.75	1,295,000	12,896.30	1,305,000	12,960.80	1,315,000	13,025.35
1,266,000	12,709.15	1,276,000	12,773.65	1,286,000	12,838.25	1,296,000	12,902.75	1,306,000	12,967.25	1,316,000	13,031.80
1,267,000	12,715.65	1,277,000	12,780.15	1,287,000	12,844.70	1,297,000	12,909.20	1,307,000	12,973.80	1,317,000	13,038.25
1,268,000	12,722.10	1,278,000	12,786.60	1,288,000	12,851.15	1,298,000	12,915.60	1,308,000	12,980.15	1,318,000	13,044.65
1,269,000	12,728.55	1,279,000	12,793.15	1,289,000	12,857.60	1,299,000	12,922.10	1,309,000	12,986.65	1,319,000	13,051.15
<b>1,320,000</b>	<b>13,057.60</b>	<b>1,330,000</b>	<b>13,122.10</b>	<b>1,340,000</b>	<b>13,186.60</b>	<b>1,350,000</b>	<b>13,251.15</b>	<b>1,360,000</b>	<b>13,315.70</b>	<b>1,370,000</b>	<b>13,380.25</b>
1,321,000	13,064.05	1,331,000	13,128.55	1,341,000	13,193.05	1,351,000	13,257.60	1,361,000	13,322.10	1,371,000	13,386.70
1,322,000	13,070.50	1,332,000	13,135.05	1,342,000	13,199.60	1,352,000	13,264.10	1,362,000	13,328.55	1,372,000	13,393.10
1,323,000	13,076.95	1,333,000	13,141.45	1,343,000	13,206.00	1,353,000	13,270.50	1,363,000	13,335.05	1,373,000	13,399.55
1,324,000	13,083.45	1,334,000	13,147.95	1,344,000	13,212.45	1,354,000	13,276.95	1,364,000	13,341.55	1,374,000	13,406.05
1,325,000	13,089.90	1,335,000	13,154.40	1,345,000	13,218.90	1,355,000	13,283.40	1,365,000	13,347.95	1,375,000	13,412.45
1,326,000	13,096.25	1,336,000	13,160.80	1,346,000	13,225.35	1,356,000	13,289.90	1,366,000	13,354.40	1,376,000	13,418.85
1,327,000	13,102.75	1,337,000	13,167.30	1,347,000	13,231.80	1,357,000	13,296.40	1,367,000	13,360.85	1,377,000	13,425.40
1,328,000	13,109.25	1,338,000	13,173.75	1,348,000	13,238.25	1,358,000	13,302.75	1,368,000	13,367.25	1,378,000	13,431.85
1,329,000	13,115.70	1,339,000	13,180.25	1,349,000	13,244.75	1,359,000	13,309.25	1,369,000	13,373.75	1,379,000	13,438.30
<b>1,380,000</b>	<b>13,444.75</b>	<b>1,390,000</b>	<b>13,509.20</b>	<b>1,400,000</b>	<b>13,573.75</b>	<b>1,410,000</b>	<b>13,638.30</b>	<b>1,420,000</b>	<b>13,702.85</b>	<b>1,430,000</b>	<b>13,767.35</b>
1,381,000	13,451.15	1,391,000	13,515.70	1,401,000	13,580.20	1,411,000	13,644.75	1,421,000	13,709.25	1,431,000	13,773.75
1,382,000	13,457.60	1,392,000	13,522.20	1,402,000	13,586.70	1,412,000	13,651.25	1,422,000	13,715.70	1,432,000	13,780.25
1,383,000	13,464.05	1,393,000	13,528.60	1,403,000	13,593.15	1,413,000	13,657.65	1,423,000	13,722.15	1,433,000	13,786.70
1,384,000	13,470.60	1,394,000	13,535.05	1,404,000	13,599.60	1,414,000	13,664.10	1,424,000	13,728.65	1,434,000	13,793.20
1,385,000	13,477.00	1,395,000	13,541.50	1,405,000	13,606.05	1,415,000	13,670.55	1,425,000	13,735.10	1,435,000	13,799.65
1,386,000	13,483.40	1,396,000	13,547.90	1,406,000	13,612.50	1,416,000	13,677.00	1,426,000	13,741.55	1,436,000	13,806.00
1,387,000	13,489.90	1,397,000	13,554.45	1,407,000	13,618.95	1,417,000	13,683.45	1,427,000	13,748.00	1,437,000	13,812.50
1,388,000	13,496.35	1,398,000	13,560.90	1,408,000	13,625.35	1,418,000	13,689.90	1,428,000	13,754.40	1,438,000	13,818.95
1,389,000	13,502.80	1,399,000	13,567.35	1,409,000	13,631.85	1,419,000	13,696.40	1,429,000	13,760.90	1,439,000	13,825.45

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,440,000</b>	<b>13,831.85</b>	<b>1,450,000</b>	<b>13,896.35</b>	<b>1,460,000</b>	<b>13,960.90</b>	<b>1,470,000</b>	<b>14,025.45</b>	<b>1,480,000</b>	<b>14,089.95</b>	<b>1,490,000</b>	<b>14,154.50</b>
1,441,000	13,838.30	1,451,000	13,902.80	1,461,000	13,967.35	1,471,000	14,031.85	1,481,000	14,096.45	1,491,000	14,160.90
1,442,000	13,844.80	1,452,000	13,909.30	1,462,000	13,973.85	1,472,000	14,038.30	1,482,000	14,102.85	1,492,000	14,167.40
1,443,000	13,851.20	1,453,000	13,915.75	1,463,000	13,980.25	1,473,000	14,044.75	1,483,000	14,109.30	1,493,000	14,173.80
1,444,000	13,857.70	1,454,000	13,922.20	1,464,000	13,986.70	1,474,000	14,051.30	1,484,000	14,115.80	1,494,000	14,180.40
1,445,000	13,864.10	1,455,000	13,928.65	1,465,000	13,993.15	1,475,000	14,057.70	1,485,000	14,122.20	1,495,000	14,186.80
1,446,000	13,870.55	1,456,000	13,935.10	1,466,000	13,999.60	1,476,000	14,064.15	1,486,000	14,128.60	1,496,000	14,193.20
1,447,000	13,877.05	1,457,000	13,941.55	1,467,000	14,006.15	1,477,000	14,070.60	1,487,000	14,135.10	1,497,000	14,199.70
1,448,000	13,883.50	1,458,000	13,948.00	1,468,000	14,012.50	1,478,000	14,077.00	1,488,000	14,141.60	1,498,000	14,206.15
1,449,000	13,889.95	1,459,000	13,954.45	1,469,000	14,019.00	1,479,000	14,083.50	1,489,000	14,148.10	1,499,000	14,212.60
<b>1,500,000</b>	<b>14,219.00</b>	<b>1,510,000</b>	<b>14,283.55</b>	<b>1,520,000</b>	<b>14,348.10</b>	<b>1,530,000</b>	<b>14,412.65</b>	<b>1,540,000</b>	<b>14,477.15</b>	<b>1,550,000</b>	<b>14,541.65</b>
1,501,000	14,225.50	1,511,000	14,290.00	1,521,000	14,354.50	1,531,000	14,419.05	1,541,000	14,483.55	1,551,000	14,548.10
1,502,000	14,232.00	1,512,000	14,296.50	1,522,000	14,361.05	1,532,000	14,425.50	1,542,000	14,490.00	1,552,000	14,554.60
1,503,000	14,238.40	1,513,000	14,302.95	1,523,000	14,367.45	1,533,000	14,431.95	1,543,000	14,496.50	1,553,000	14,561.00
1,504,000	14,244.85	1,514,000	14,309.35	1,524,000	14,373.90	1,534,000	14,438.45	1,544,000	14,503.00	1,554,000	14,567.50
1,505,000	14,251.30	1,515,000	14,315.85	1,525,000	14,380.35	1,535,000	14,444.85	1,545,000	14,509.45	1,555,000	14,573.90
1,506,000	14,257.70	1,516,000	14,322.30	1,526,000	14,386.80	1,536,000	14,451.35	1,546,000	14,515.80	1,556,000	14,580.30
1,507,000	14,264.20	1,517,000	14,328.75	1,527,000	14,393.25	1,537,000	14,457.80	1,547,000	14,522.30	1,557,000	14,586.85
1,508,000	14,270.70	1,518,000	14,335.15	1,528,000	14,399.65	1,538,000	14,464.20	1,548,000	14,528.75	1,558,000	14,593.30
1,509,000	14,277.15	1,519,000	14,341.65	1,529,000	14,406.20	1,539,000	14,470.70	1,549,000	14,535.20	1,559,000	14,599.75
<b>1,560,000</b>	<b>14,606.15</b>	<b>1,570,000</b>	<b>14,670.65</b>	<b>1,580,000</b>	<b>14,735.25</b>	<b>1,590,000</b>	<b>14,799.75</b>	<b>1,600,000</b>	<b>14,864.30</b>	<b>1,610,000</b>	<b>14,928.75</b>
1,561,000	14,612.60	1,571,000	14,677.15	1,581,000	14,741.65	1,591,000	14,806.15	1,601,000	14,870.70	1,611,000	14,935.20
1,562,000	14,619.10	1,572,000	14,683.65	1,582,000	14,748.10	1,592,000	14,812.65	1,602,000	14,877.15	1,612,000	14,941.75
1,563,000	14,625.50	1,573,000	14,690.05	1,583,000	14,754.55	1,593,000	14,819.10	1,603,000	14,883.60	1,613,000	14,948.15
1,564,000	14,632.00	1,574,000	14,696.50	1,584,000	14,761.05	1,594,000	14,825.60	1,604,000	14,890.10	1,614,000	14,954.60
1,565,000	14,638.45	1,575,000	14,702.95	1,585,000	14,767.50	1,595,000	14,832.00	1,605,000	14,896.50	1,615,000	14,961.05
1,566,000	14,644.90	1,576,000	14,709.40	1,586,000	14,773.95	1,596,000	14,838.40	1,606,000	14,902.95	1,616,000	14,967.45
1,567,000	14,651.35	1,577,000	14,715.85	1,587,000	14,780.40	1,597,000	14,844.90	1,607,000	14,909.45	1,617,000	14,973.95
1,568,000	14,657.80	1,578,000	14,722.30	1,588,000	14,786.80	1,598,000	14,851.35	1,608,000	14,915.90	1,618,000	14,980.40
1,569,000	14,664.25	1,579,000	14,728.80	1,589,000	14,793.30	1,599,000	14,857.85	1,609,000	14,922.35	1,619,000	14,986.90
<b>1,620,000</b>	<b>14,993.30</b>	<b>1,630,000</b>	<b>15,057.85</b>	<b>1,640,000</b>	<b>15,122.40</b>	<b>1,650,000</b>	<b>15,186.90</b>	<b>1,660,000</b>	<b>15,251.35</b>	<b>1,670,000</b>	<b>15,315.90</b>
1,621,000	14,999.75	1,631,000	15,064.25	1,641,000	15,128.80	1,651,000	15,193.30	1,661,000	15,257.85	1,671,000	15,322.35
1,622,000	15,006.25	1,632,000	15,070.75	1,642,000	15,135.25	1,652,000	15,199.75	1,662,000	15,264.35	1,672,000	15,328.85
1,623,000	15,012.70	1,633,000	15,077.20	1,643,000	15,141.70	1,653,000	15,206.20	1,663,000	15,270.75	1,673,000	15,335.25
1,624,000	15,019.10	1,634,000	15,083.65	1,644,000	15,148.20	1,654,000	15,212.75	1,664,000	15,277.25	1,674,000	15,341.70
1,625,000	15,025.55	1,635,000	15,090.10	1,645,000	15,154.60	1,655,000	15,219.20	1,665,000	15,283.65	1,675,000	15,348.20
1,626,000	15,032.05	1,636,000	15,096.55	1,646,000	15,161.00	1,656,000	15,225.55	1,666,000	15,290.05	1,676,000	15,354.65
1,627,000	15,038.50	1,637,000	15,103.00	1,647,000	15,167.55	1,657,000	15,232.05	1,667,000	15,296.55	1,677,000	15,361.10
1,628,000	15,044.90	1,638,000	15,109.40	1,648,000	15,173.95	1,658,000	15,238.50	1,668,000	15,303.05	1,678,000	15,367.50
1,629,000	15,051.40	1,639,000	15,115.90	1,649,000	15,180.45	1,659,000	15,244.95	1,669,000	15,309.50	1,679,000	15,374.00
<b>1,680,000</b>	<b>15,380.40</b>	<b>1,690,000</b>	<b>15,445.00</b>	<b>1,700,000</b>	<b>15,509.50</b>	<b>1,710,000</b>	<b>15,574.05</b>	<b>1,720,000</b>	<b>15,638.50</b>	<b>1,730,000</b>	<b>15,703.00</b>
1,681,000	15,386.85	1,691,000	15,451.40	1,701,000	15,515.85	1,711,000	15,580.45	1,721,000	15,644.95	1,731,000	15,709.50
1,682,000	15,393.40	1,692,000	15,457.85	1,702,000	15,522.35	1,712,000	15,586.90	1,722,000	15,651.45	1,732,000	15,716.00
1,683,000	15,399.80	1,693,000	15,464.30	1,703,000	15,528.85	1,713,000	15,593.35	1,723,000	15,657.85	1,733,000	15,722.35
1,684,000	15,406.25	1,694,000	15,470.75	1,704,000	15,535.35	1,714,000	15,599.85	1,724,000	15,664.35	1,734,000	15,728.85
1,685,000	15,412.70	1,695,000	15,477.20	1,705,000	15,541.75	1,715,000	15,606.25	1,725,000	15,670.80	1,735,000	15,735.30
1,686,000	15,419.15	1,696,000	15,483.70	1,706,000	15,548.15	1,716,000	15,612.65	1,726,000	15,677.20	1,736,000	15,741.75
1,687,000	15,425.60	1,697,000	15,490.15	1,707,000	15,554.65	1,717,000	15,619.20	1,727,000	15,683.70	1,737,000	15,748.25
1,688,000	15,432.00	1,698,000	15,496.55	1,708,000	15,561.10	1,718,000	15,625.65	1,728,000	15,690.15	1,738,000	15,754.65
1,689,000	15,438.55	1,699,000	15,503.05	1,709,000	15,567.55	1,719,000	15,632.10	1,729,000	15,696.60	1,739,000	15,761.20

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,740,000</b>	<b>15,767.60</b>	<b>1,750,000</b>	<b>15,832.15</b>	<b>1,760,000</b>	<b>15,896.70</b>	<b>1,770,000</b>	<b>15,961.15</b>	<b>1,780,000</b>	<b>16,025.70</b>	<b>1,790,000</b>	<b>16,090.20</b>
1,741,000	15,774.00	1,751,000	15,838.60	1,761,000	15,903.10	1,771,000	15,967.60	1,781,000	16,032.15	1,791,000	16,096.65
1,742,000	15,780.55	1,752,000	15,845.05	1,762,000	15,909.55	1,772,000	15,974.15	1,782,000	16,038.65	1,792,000	16,103.15
1,743,000	15,786.90	1,753,000	15,851.50	1,763,000	15,916.00	1,773,000	15,980.55	1,783,000	16,045.05	1,793,000	16,109.60
1,744,000	15,793.45	1,754,000	15,858.00	1,764,000	15,922.50	1,774,000	15,987.05	1,784,000	16,051.50	1,794,000	16,116.05
1,745,000	15,799.90	1,755,000	15,864.40	1,765,000	15,929.00	1,775,000	15,993.45	1,785,000	16,057.95	1,795,000	16,122.50
1,746,000	15,806.35	1,756,000	15,870.80	1,766,000	15,935.35	1,776,000	15,999.85	1,786,000	16,064.45	1,796,000	16,128.95
1,747,000	15,812.80	1,757,000	15,877.30	1,767,000	15,941.85	1,777,000	16,006.35	1,787,000	16,070.90	1,797,000	16,135.40
1,748,000	15,819.20	1,758,000	15,883.75	1,768,000	15,948.30	1,778,000	16,012.80	1,788,000	16,077.30	1,798,000	16,141.80
1,749,000	15,825.70	1,759,000	15,890.25	1,769,000	15,954.75	1,779,000	16,019.30	1,789,000	16,083.80	1,799,000	16,148.30
<b>1,800,000</b>	<b>16,154.80</b>	<b>1,810,000</b>	<b>16,219.30</b>	<b>1,820,000</b>	<b>16,283.80</b>	<b>1,830,000</b>	<b>16,348.30</b>	<b>1,840,000</b>	<b>16,412.80</b>	<b>1,850,000</b>	<b>16,477.40</b>
1,801,000	16,161.20	1,811,000	16,225.70	1,821,000	16,290.25	1,831,000	16,354.75	1,841,000	16,419.30	1,851,000	16,483.80
1,802,000	16,167.65	1,812,000	16,232.15	1,822,000	16,296.70	1,832,000	16,361.25	1,842,000	16,425.80	1,852,000	16,490.30
1,803,000	16,174.10	1,813,000	16,238.60	1,823,000	16,303.15	1,833,000	16,367.65	1,843,000	16,432.20	1,853,000	16,496.70
1,804,000	16,180.60	1,814,000	16,245.15	1,824,000	16,309.65	1,834,000	16,374.15	1,844,000	16,438.65	1,854,000	16,503.15
1,805,000	16,187.00	1,815,000	16,251.55	1,825,000	16,316.05	1,835,000	16,380.60	1,845,000	16,445.10	1,855,000	16,509.65
1,806,000	16,193.45	1,816,000	16,257.95	1,826,000	16,322.45	1,836,000	16,387.00	1,846,000	16,451.55	1,856,000	16,516.10
1,807,000	16,199.95	1,817,000	16,264.45	1,827,000	16,329.00	1,837,000	16,393.50	1,847,000	16,458.00	1,857,000	16,522.55
1,808,000	16,206.35	1,818,000	16,270.90	1,828,000	16,335.45	1,838,000	16,399.95	1,848,000	16,464.45	1,858,000	16,528.95
1,809,000	16,212.85	1,819,000	16,277.35	1,829,000	16,341.90	1,839,000	16,406.40	1,849,000	16,470.95	1,859,000	16,535.45
<b>1,860,000</b>	<b>16,541.90</b>	<b>1,870,000</b>	<b>16,606.45</b>	<b>1,880,000</b>	<b>16,670.90</b>	<b>1,890,000</b>	<b>16,735.45</b>	<b>1,900,000</b>	<b>16,799.95</b>	<b>1,910,000</b>	<b>16,864.50</b>
1,861,000	16,548.30	1,871,000	16,612.85	1,881,000	16,677.35	1,891,000	16,741.90	1,901,000	16,806.40	1,911,000	16,870.95
1,862,000	16,554.80	1,872,000	16,619.30	1,882,000	16,683.80	1,892,000	16,748.40	1,902,000	16,812.90	1,912,000	16,877.40
1,863,000	16,561.25	1,873,000	16,625.75	1,883,000	16,690.30	1,893,000	16,754.80	1,903,000	16,819.30	1,913,000	16,883.85
1,864,000	16,567.75	1,874,000	16,632.25	1,884,000	16,696.80	1,894,000	16,761.25	1,904,000	16,825.80	1,914,000	16,890.30
1,865,000	16,574.15	1,875,000	16,638.60	1,885,000	16,703.20	1,895,000	16,767.70	1,905,000	16,832.25	1,915,000	16,896.75
1,866,000	16,580.55	1,876,000	16,645.10	1,886,000	16,709.60	1,896,000	16,774.15	1,906,000	16,838.70	1,916,000	16,903.20
1,867,000	16,587.05	1,877,000	16,651.60	1,887,000	16,716.10	1,897,000	16,780.65	1,907,000	16,845.15	1,917,000	16,909.65
1,868,000	16,593.45	1,878,000	16,658.05	1,888,000	16,722.55	1,898,000	16,787.05	1,908,000	16,851.55	1,918,000	16,916.10
1,869,000	16,600.00	1,879,000	16,664.50	1,889,000	16,729.00	1,899,000	16,793.55	1,909,000	16,858.05	1,919,000	16,922.60
<b>1,920,000</b>	<b>16,929.05</b>	<b>1,930,000</b>	<b>16,993.50</b>	<b>1,940,000</b>	<b>17,058.05</b>	<b>1,950,000</b>	<b>17,122.55</b>	<b>1,960,000</b>	<b>17,187.15</b>	<b>1,970,000</b>	<b>17,251.65</b>
1,921,000	16,935.40	1,931,000	16,999.95	1,941,000	17,064.50	1,951,000	17,129.00	1,961,000	17,193.55	1,971,000	17,258.05
1,922,000	16,941.90	1,932,000	17,006.45	1,942,000	17,071.00	1,952,000	17,135.55	1,962,000	17,200.05	1,972,000	17,264.50
1,923,000	16,948.35	1,933,000	17,012.90	1,943,000	17,077.40	1,953,000	17,141.90	1,963,000	17,206.45	1,973,000	17,271.00
1,924,000	16,954.85	1,934,000	17,019.40	1,944,000	17,083.85	1,954,000	17,148.40	1,964,000	17,212.90	1,974,000	17,277.50
1,925,000	16,961.30	1,935,000	17,025.80	1,945,000	17,090.30	1,955,000	17,154.85	1,965,000	17,219.35	1,975,000	17,283.90
1,926,000	16,967.70	1,936,000	17,032.20	1,946,000	17,096.75	1,956,000	17,161.30	1,966,000	17,225.80	1,976,000	17,290.30
1,927,000	16,974.20	1,937,000	17,038.70	1,947,000	17,103.25	1,957,000	17,167.75	1,967,000	17,232.30	1,977,000	17,296.80
1,928,000	16,980.65	1,938,000	17,045.15	1,948,000	17,109.70	1,958,000	17,174.15	1,968,000	17,238.70	1,978,000	17,303.20
1,929,000	16,987.10	1,939,000	17,051.65	1,949,000	17,116.15	1,959,000	17,180.70	1,969,000	17,245.20	1,979,000	17,309.70
<b>1,980,000</b>	<b>17,316.20</b>	<b>1,990,000</b>	<b>17,380.65</b>	<b>2,000,000</b>	<b>17,445.20</b>	<b>2,010,000</b>	<b>17,477.50</b>	<b>2,020,000</b>	<b>17,509.75</b>	<b>2,030,000</b>	<b>17,542.05</b>
1,981,000	17,322.60	1,991,000	17,387.10	2,001,000	17,448.50	2,011,000	17,480.70	2,021,000	17,513.00	2,031,000	17,545.25
1,982,000	17,329.05	1,992,000	17,393.65	2,002,000	17,451.70	2,012,000	17,483.95	2,022,000	17,516.20	2,032,000	17,548.50
1,983,000	17,335.50	1,993,000	17,400.00	2,003,000	17,454.95	2,013,000	17,487.20	2,023,000	17,519.50	2,033,000	17,551.75
1,984,000	17,342.00	1,994,000	17,406.60	2,004,000	17,458.20	2,014,000	17,490.40	2,024,000	17,522.70	2,034,000	17,554.95
1,985,000	17,348.35	1,995,000	17,413.00	2,005,000	17,461.40	2,015,000	17,493.70	2,025,000	17,525.85	2,035,000	17,558.15
1,986,000	17,354.80	1,996,000	17,419.40	2,006,000	17,464.60	2,016,000	17,496.85	2,026,000	17,529.10	2,036,000	17,561.35
1,987,000	17,361.35	1,997,000	17,425.90	2,007,000	17,467.80	2,017,000	17,500.05	2,027,000	17,532.30	2,037,000	17,564.60
1,988,000	17,367.80	1,998,000	17,432.35	2,008,000	17,471.05	2,018,000	17,503.35	2,028,000	17,535.55	2,038,000	17,567.85
1,989,000	17,374.30	1,999,000	17,438.80	2,009,000	17,474.25	2,019,000	17,506.55	2,029,000	17,538.85	2,039,000	17,571.05

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,040,000</b>	<b>17,574.30</b>	<b>2,050,000</b>	<b>17,606.55</b>	<b>2,060,000</b>	<b>17,638.85</b>	<b>2,070,000</b>	<b>17,671.05</b>	<b>2,080,000</b>	<b>17,703.30</b>	<b>2,090,000</b>	<b>17,735.60</b>
2,041,000	17,577.50	2,051,000	17,609.80	2,061,000	17,642.05	2,071,000	17,674.30	2,081,000	17,706.50	2,091,000	17,738.80
2,042,000	17,580.70	2,052,000	17,613.00	2,062,000	17,645.25	2,072,000	17,677.50	2,082,000	17,709.75	2,092,000	17,742.00
2,043,000	17,584.05	2,053,000	17,616.20	2,063,000	17,648.50	2,073,000	17,680.75	2,083,000	17,713.00	2,093,000	17,745.30
2,044,000	17,587.20	2,054,000	17,619.45	2,064,000	17,651.70	2,074,000	17,684.00	2,084,000	17,716.20	2,094,000	17,748.50
2,045,000	17,590.40	2,055,000	17,622.65	2,065,000	17,654.95	2,075,000	17,687.20	2,085,000	17,719.50	2,095,000	17,751.70
2,046,000	17,593.65	2,056,000	17,625.85	2,066,000	17,658.15	2,076,000	17,690.45	2,086,000	17,722.70	2,096,000	17,754.95
2,047,000	17,596.85	2,057,000	17,629.15	2,067,000	17,661.35	2,077,000	17,693.65	2,087,000	17,725.90	2,097,000	17,758.15
2,048,000	17,600.15	2,058,000	17,632.40	2,068,000	17,664.65	2,078,000	17,696.90	2,088,000	17,729.20	2,098,000	17,761.45
2,049,000	17,603.35	2,059,000	17,635.60	2,069,000	17,667.85	2,079,000	17,700.15	2,089,000	17,732.40	2,099,000	17,764.65
<b>2,100,000</b>	<b>17,767.85</b>	<b>2,110,000</b>	<b>17,800.10</b>	<b>2,120,000</b>	<b>17,832.35</b>	<b>2,130,000</b>	<b>17,864.65</b>	<b>2,140,000</b>	<b>17,896.95</b>	<b>2,150,000</b>	<b>17,929.15</b>
2,101,000	17,771.10	2,111,000	17,803.30	2,121,000	17,835.60	2,131,000	17,867.85	2,141,000	17,900.15	2,151,000	17,932.35
2,102,000	17,774.30	2,112,000	17,806.50	2,122,000	17,838.80	2,132,000	17,871.10	2,142,000	17,903.35	2,152,000	17,935.60
2,103,000	17,777.55	2,113,000	17,809.85	2,123,000	17,842.05	2,133,000	17,874.35	2,143,000	17,906.65	2,153,000	17,938.85
2,104,000	17,780.80	2,114,000	17,813.05	2,124,000	17,845.30	2,134,000	17,877.55	2,144,000	17,909.85	2,154,000	17,942.10
2,105,000	17,784.00	2,115,000	17,816.30	2,125,000	17,848.50	2,135,000	17,880.75	2,145,000	17,913.00	2,155,000	17,945.30
2,106,000	17,787.20	2,116,000	17,819.50	2,126,000	17,851.75	2,136,000	17,883.95	2,146,000	17,916.25	2,156,000	17,948.50
2,107,000	17,790.45	2,117,000	17,822.65	2,127,000	17,854.95	2,137,000	17,887.15	2,147,000	17,919.45	2,157,000	17,951.75
2,108,000	17,793.65	2,118,000	17,825.95	2,128,000	17,858.20	2,138,000	17,890.45	2,148,000	17,922.70	2,158,000	17,955.00
2,109,000	17,796.85	2,119,000	17,829.15	2,129,000	17,861.45	2,139,000	17,893.65	2,149,000	17,925.95	2,159,000	17,958.20
<b>2,160,000</b>	<b>17,961.45</b>	<b>2,170,000</b>	<b>17,993.70</b>	<b>2,180,000</b>	<b>18,025.95</b>	<b>2,190,000</b>	<b>18,058.15</b>	<b>2,200,000</b>	<b>18,090.45</b>	<b>2,210,000</b>	<b>18,122.75</b>
2,161,000	17,964.65	2,171,000	17,996.95	2,181,000	18,029.10	2,191,000	18,061.40	2,201,000	18,093.65	2,211,000	18,125.95
2,162,000	17,967.85	2,172,000	18,000.10	2,182,000	18,032.40	2,192,000	18,064.60	2,202,000	18,096.90	2,212,000	18,129.15
2,163,000	17,971.10	2,173,000	18,003.35	2,183,000	18,035.65	2,193,000	18,067.90	2,203,000	18,100.15	2,213,000	18,132.45
2,164,000	17,974.30	2,174,000	18,006.60	2,184,000	18,038.85	2,194,000	18,071.10	2,204,000	18,103.35	2,214,000	18,135.65
2,165,000	17,977.50	2,175,000	18,009.80	2,185,000	18,042.10	2,195,000	18,074.30	2,205,000	18,106.60	2,215,000	18,138.85
2,166,000	17,980.75	2,176,000	18,013.00	2,186,000	18,045.30	2,196,000	18,077.60	2,206,000	18,109.80	2,216,000	18,142.10
2,167,000	17,983.95	2,177,000	18,016.25	2,187,000	18,048.50	2,197,000	18,080.80	2,207,000	18,113.05	2,217,000	18,145.30
2,168,000	17,987.30	2,178,000	18,019.50	2,188,000	18,051.80	2,198,000	18,084.05	2,208,000	18,116.30	2,218,000	18,148.55
2,169,000	17,990.50	2,179,000	18,022.75	2,189,000	18,055.00	2,199,000	18,087.30	2,209,000	18,119.50	2,219,000	18,151.75
<b>2,220,000</b>	<b>18,154.95</b>	<b>2,230,000</b>	<b>18,187.25</b>	<b>2,240,000</b>	<b>18,219.50</b>	<b>2,250,000</b>	<b>18,251.75</b>	<b>2,260,000</b>	<b>18,284.05</b>	<b>2,270,000</b>	<b>18,316.30</b>
2,221,000	18,158.20	2,231,000	18,190.45	2,241,000	18,222.75	2,251,000	18,255.00	2,261,000	18,287.25	2,271,000	18,319.55
2,222,000	18,161.40	2,232,000	18,193.70	2,242,000	18,225.95	2,252,000	18,258.25	2,262,000	18,290.45	2,272,000	18,322.75
2,223,000	18,164.70	2,233,000	18,196.95	2,243,000	18,229.25	2,253,000	18,261.50	2,263,000	18,293.75	2,273,000	18,325.95
2,224,000	18,167.95	2,234,000	18,200.15	2,244,000	18,232.45	2,254,000	18,264.65	2,264,000	18,296.90	2,274,000	18,329.20
2,225,000	18,171.15	2,235,000	18,203.40	2,245,000	18,235.60	2,255,000	18,267.90	2,265,000	18,300.15	2,275,000	18,332.40
2,226,000	18,174.35	2,236,000	18,206.55	2,246,000	18,238.85	2,256,000	18,271.10	2,266,000	18,303.40	2,276,000	18,335.60
2,227,000	18,177.55	2,237,000	18,209.75	2,247,000	18,242.05	2,257,000	18,274.35	2,267,000	18,306.60	2,277,000	18,338.85
2,228,000	18,180.80	2,238,000	18,213.10	2,248,000	18,245.30	2,258,000	18,277.60	2,268,000	18,309.85	2,278,000	18,342.10
2,229,000	18,184.00	2,239,000	18,216.30	2,249,000	18,248.55	2,259,000	18,280.80	2,269,000	18,313.10	2,279,000	18,345.35
<b>2,280,000</b>	<b>18,348.60</b>	<b>2,290,000</b>	<b>18,380.80</b>	<b>2,300,000</b>	<b>18,413.05</b>	<b>2,310,000</b>	<b>18,445.35</b>	<b>2,320,000</b>	<b>18,477.55</b>	<b>2,330,000</b>	<b>18,509.85</b>
2,281,000	18,351.80	2,291,000	18,384.00	2,301,000	18,416.25	2,311,000	18,448.55	2,321,000	18,480.80	2,331,000	18,513.05
2,282,000	18,354.95	2,292,000	18,387.20	2,302,000	18,419.50	2,312,000	18,451.75	2,322,000	18,484.05	2,332,000	18,516.25
2,283,000	18,358.25	2,293,000	18,390.50	2,303,000	18,422.75	2,313,000	18,455.05	2,323,000	18,487.30	2,333,000	18,519.55
2,284,000	18,361.45	2,294,000	18,393.75	2,304,000	18,425.95	2,314,000	18,458.25	2,324,000	18,490.55	2,334,000	18,522.75
2,285,000	18,364.70	2,295,000	18,396.95	2,305,000	18,429.20	2,315,000	18,461.45	2,325,000	18,493.75	2,335,000	18,526.05
2,286,000	18,367.90	2,296,000	18,400.20	2,306,000	18,432.40	2,316,000	18,464.70	2,326,000	18,496.95	2,336,000	18,529.25
2,287,000	18,371.10	2,297,000	18,403.40	2,307,000	18,435.65	2,317,000	18,467.90	2,327,000	18,500.20	2,337,000	18,532.40
2,288,000	18,374.40	2,298,000	18,406.65	2,308,000	18,438.95	2,318,000	18,471.15	2,328,000	18,503.40	2,338,000	18,535.70
2,289,000	18,377.60	2,299,000	18,409.90	2,309,000	18,442.15	2,319,000	18,474.35	2,329,000	18,506.60	2,339,000	18,538.90



Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,340,000</b>	<b>18,542.10</b>	<b>2,350,000</b>	<b>18,574.40</b>	<b>2,360,000</b>	<b>18,606.60</b>	<b>2,370,000</b>	<b>18,638.90</b>	<b>2,380,000</b>	<b>18,671.20</b>	<b>2,390,000</b>	<b>18,703.45</b>
2,341,000	18,545.35	2,351,000	18,577.60	2,361,000	18,609.85	2,371,000	18,642.10	2,381,000	18,674.40	2,391,000	18,706.70
2,342,000	18,548.55	2,352,000	18,580.85	2,362,000	18,613.05	2,372,000	18,645.35	2,382,000	18,677.60	2,392,000	18,709.85
2,343,000	18,551.80	2,353,000	18,584.10	2,363,000	18,616.40	2,373,000	18,648.60	2,383,000	18,680.85	2,393,000	18,713.10
2,344,000	18,555.05	2,354,000	18,587.30	2,364,000	18,619.60	2,374,000	18,651.80	2,384,000	18,684.05	2,394,000	18,716.35
2,345,000	18,558.25	2,355,000	18,590.50	2,365,000	18,622.75	2,375,000	18,655.00	2,385,000	18,687.25	2,395,000	18,719.55
2,346,000	18,561.40	2,356,000	18,593.70	2,366,000	18,626.00	2,376,000	18,658.25	2,386,000	18,690.50	2,396,000	18,722.75
2,347,000	18,564.65	2,357,000	18,596.90	2,367,000	18,629.20	2,377,000	18,661.50	2,387,000	18,693.70	2,397,000	18,726.00
2,348,000	18,567.95	2,358,000	18,600.20	2,368,000	18,632.45	2,378,000	18,664.75	2,388,000	18,697.00	2,398,000	18,729.25
2,349,000	18,571.20	2,359,000	18,603.40	2,369,000	18,635.70	2,379,000	18,667.95	2,389,000	18,700.20	2,399,000	18,732.45
<b>2,400,000</b>	<b>18,735.70</b>	<b>2,410,000</b>	<b>18,767.90</b>	<b>2,420,000</b>	<b>18,800.20</b>	<b>2,430,000</b>	<b>18,832.45</b>	<b>2,440,000</b>	<b>18,864.70</b>	<b>2,450,000</b>	<b>18,897.00</b>
2,401,000	18,738.85	2,411,000	18,771.15	2,421,000	18,803.40	2,431,000	18,835.65	2,441,000	18,867.95	2,451,000	18,900.20
2,402,000	18,742.10	2,412,000	18,774.35	2,422,000	18,806.65	2,432,000	18,838.90	2,442,000	18,871.15	2,452,000	18,903.45
2,403,000	18,745.35	2,413,000	18,777.65	2,423,000	18,809.90	2,433,000	18,842.20	2,443,000	18,874.40	2,453,000	18,906.70
2,404,000	18,748.60	2,414,000	18,780.85	2,424,000	18,813.10	2,434,000	18,845.40	2,444,000	18,877.65	2,454,000	18,909.90
2,405,000	18,751.85	2,415,000	18,784.05	2,425,000	18,816.35	2,435,000	18,848.60	2,445,000	18,880.85	2,455,000	18,913.15
2,406,000	18,755.05	2,416,000	18,787.30	2,426,000	18,819.55	2,436,000	18,851.85	2,446,000	18,884.10	2,456,000	18,916.30
2,407,000	18,758.25	2,417,000	18,790.50	2,427,000	18,822.80	2,437,000	18,855.05	2,447,000	18,887.30	2,457,000	18,919.50
2,408,000	18,761.55	2,418,000	18,793.80	2,428,000	18,826.05	2,438,000	18,858.30	2,448,000	18,890.55	2,458,000	18,922.80
2,409,000	18,764.75	2,419,000	18,797.05	2,429,000	18,829.20	2,439,000	18,861.50	2,449,000	18,893.75	2,459,000	18,926.00
<b>2,460,000</b>	<b>18,929.25</b>	<b>2,470,000</b>	<b>18,961.50</b>	<b>2,480,000</b>	<b>18,993.80</b>	<b>2,490,000</b>	<b>19,026.10</b>	<b>2,500,000</b>	<b>19,058.35</b>	<b>2,510,000</b>	<b>19,090.60</b>
2,461,000	18,932.50	2,471,000	18,964.70	2,481,000	18,997.00	2,491,000	19,029.35	2,501,000	19,061.60	2,511,000	19,093.80
2,462,000	18,935.70	2,472,000	18,967.95	2,482,000	19,000.20	2,492,000	19,032.55	2,502,000	19,064.80	2,512,000	19,097.00
2,463,000	18,938.95	2,473,000	18,971.25	2,483,000	19,003.55	2,493,000	19,035.75	2,503,000	19,068.05	2,513,000	19,100.25
2,464,000	18,942.20	2,474,000	18,974.40	2,484,000	19,006.70	2,494,000	19,039.00	2,504,000	19,071.25	2,514,000	19,103.50
2,465,000	18,945.35	2,475,000	18,977.65	2,485,000	19,009.90	2,495,000	19,042.20	2,505,000	19,074.50	2,515,000	19,106.75
2,466,000	18,948.60	2,476,000	18,980.85	2,486,000	19,013.10	2,496,000	19,045.40	2,506,000	19,077.70	2,516,000	19,110.00
2,467,000	18,951.80	2,477,000	18,984.05	2,487,000	19,016.30	2,497,000	19,048.65	2,507,000	19,080.90	2,517,000	19,113.20
2,468,000	18,955.05	2,478,000	18,987.40	2,488,000	19,019.70	2,498,000	19,051.90	2,508,000	19,084.20	2,518,000	19,116.45
2,469,000	18,958.30	2,479,000	18,990.55	2,489,000	19,022.90	2,499,000	19,055.10	2,509,000	19,087.40	2,519,000	19,119.70
<b>2,520,000</b>	<b>19,122.85</b>	<b>2,530,000</b>	<b>19,155.15</b>	<b>2,540,000</b>	<b>19,187.35</b>	<b>2,550,000</b>	<b>19,219.65</b>	<b>2,560,000</b>	<b>19,251.90</b>	<b>2,570,000</b>	<b>19,284.20</b>
2,521,000	19,126.05	2,531,000	19,158.35	2,541,000	19,190.55	2,551,000	19,222.85	2,561,000	19,255.15	2,571,000	19,287.40
2,522,000	19,129.30	2,532,000	19,161.55	2,542,000	19,193.80	2,552,000	19,226.05	2,562,000	19,258.35	2,572,000	19,290.65
2,523,000	19,132.55	2,533,000	19,164.85	2,543,000	19,197.10	2,553,000	19,229.35	2,563,000	19,261.60	2,573,000	19,293.90
2,524,000	19,135.75	2,534,000	19,168.05	2,544,000	19,200.35	2,554,000	19,232.55	2,564,000	19,264.85	2,574,000	19,297.10
2,525,000	19,139.00	2,535,000	19,171.25	2,545,000	19,203.55	2,555,000	19,235.80	2,565,000	19,268.05	2,575,000	19,300.30
2,526,000	19,142.20	2,536,000	19,174.50	2,546,000	19,206.75	2,556,000	19,239.05	2,566,000	19,271.20	2,576,000	19,303.50
2,527,000	19,145.40	2,537,000	19,177.70	2,547,000	19,210.00	2,557,000	19,242.20	2,567,000	19,274.45	2,577,000	19,306.70
2,528,000	19,148.75	2,538,000	19,180.95	2,548,000	19,213.20	2,558,000	19,245.50	2,568,000	19,277.70	2,578,000	19,310.00
2,529,000	19,151.90	2,539,000	19,184.15	2,549,000	19,216.40	2,559,000	19,248.70	2,569,000	19,280.95	2,579,000	19,313.20
<b>2,580,000</b>	<b>19,316.40</b>	<b>2,590,000</b>	<b>19,348.70</b>	<b>2,600,000</b>	<b>19,381.00</b>	<b>2,610,000</b>	<b>19,413.20</b>	<b>2,620,000</b>	<b>19,445.50</b>	2,630,000	19,477.70
2,581,000	19,319.65	2,591,000	19,351.90	2,601,000	19,384.20	2,611,000	19,416.45	2,621,000	19,448.65	2,631,000	19,480.95
2,582,000	19,322.85	2,592,000	19,355.15	2,602,000	19,387.40	2,612,000	19,419.65	2,622,000	19,451.90	2,632,000	19,484.15
2,583,000	19,326.15	2,593,000	19,358.40	2,603,000	19,390.65	2,613,000	19,422.90	2,623,000	19,455.15	2,633,000	19,487.45
2,584,000	19,329.40	2,594,000	19,361.60	2,604,000	19,393.85	2,614,000	19,426.15	2,624,000	19,458.35	2,634,000	19,490.65
2,585,000	19,332.55	2,595,000	19,364.80	2,605,000	19,397.05	2,615,000	19,429.35	2,625,000	19,461.60	2,635,000	19,493.85
2,586,000	19,335.80	2,596,000	19,368.00	2,606,000	19,400.30	2,616,000	19,432.55	2,626,000	19,464.85	2,636,000	19,497.10
2,587,000	19,339.00	2,597,000	19,371.25	2,607,000	19,403.50	2,617,000	19,435.80	2,627,000	19,468.05	2,637,000	19,500.30
2,588,000	19,342.25	2,598,000	19,374.55	2,608,000	19,406.80	2,618,000	19,439.05	2,628,000	19,471.35	2,638,000	19,503.55
2,589,000	19,345.50	2,599,000	19,377.75	2,609,000	19,410.00	2,619,000	19,442.30	2,629,000	19,474.55	2,639,000	19,506.75

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,640,000</b>	<b>19,510.00</b>	<b>2,650,000</b>	<b>19,542.25</b>	<b>2,660,000</b>	<b>19,574.50</b>	<b>2,670,000</b>	<b>19,606.80</b>	<b>2,680,000</b>	<b>19,639.00</b>	<b>2,690,000</b>	<b>19,671.30</b>
2,641,000	19,513.20	2,651,000	19,545.45	2,661,000	19,577.75	2,671,000	19,610.00	2,681,000	19,642.30	2,691,000	19,674.50
2,642,000	19,516.45	2,652,000	19,548.65	2,662,000	19,580.95	2,672,000	19,613.25	2,682,000	19,645.50	2,692,000	19,677.75
2,643,000	19,519.70	2,653,000	19,552.00	2,663,000	19,584.20	2,673,000	19,616.50	2,683,000	19,648.80	2,693,000	19,681.00
2,644,000	19,522.90	2,654,000	19,555.20	2,664,000	19,587.45	2,674,000	19,619.70	2,684,000	19,652.00	2,694,000	19,684.15
2,645,000	19,526.15	2,655,000	19,558.40	2,665,000	19,590.65	2,675,000	19,622.95	2,685,000	19,655.15	2,695,000	19,687.45
2,646,000	19,529.35	2,656,000	19,561.65	2,666,000	19,593.85	2,676,000	19,626.10	2,686,000	19,658.40	2,696,000	19,690.65
2,647,000	19,532.60	2,657,000	19,564.85	2,667,000	19,597.05	2,677,000	19,629.30	2,687,000	19,661.60	2,697,000	19,693.90
2,648,000	19,535.85	2,658,000	19,568.10	2,668,000	19,600.35	2,678,000	19,632.60	2,688,000	19,664.85	2,698,000	19,697.15
2,649,000	19,539.00	2,659,000	19,571.30	2,669,000	19,603.55	2,679,000	19,635.80	2,689,000	19,668.10	2,699,000	19,700.35
<b>2,700,000</b>	<b>19,703.60</b>	<b>2,710,000</b>	<b>19,735.85</b>	<b>2,720,000</b>	<b>19,768.10</b>	<b>2,730,000</b>	<b>19,800.35</b>	<b>2,740,000</b>	<b>19,832.60</b>	<b>2,750,000</b>	<b>19,864.85</b>
2,701,000	19,706.80	2,711,000	19,739.10	2,721,000	19,771.30	2,731,000	19,803.55	2,741,000	19,835.80	2,751,000	19,868.10
2,702,000	19,710.00	2,712,000	19,742.30	2,722,000	19,774.45	2,732,000	19,806.75	2,742,000	19,839.05	2,752,000	19,871.30
2,703,000	19,713.30	2,713,000	19,745.50	2,723,000	19,777.80	2,733,000	19,810.00	2,743,000	19,842.30	2,753,000	19,874.60
2,704,000	19,716.45	2,714,000	19,748.75	2,724,000	19,781.00	2,734,000	19,813.25	2,744,000	19,845.50	2,754,000	19,877.80
2,705,000	19,719.65	2,715,000	19,751.95	2,725,000	19,784.25	2,735,000	19,816.45	2,745,000	19,848.75	2,755,000	19,881.00
2,706,000	19,722.90	2,716,000	19,755.15	2,726,000	19,787.45	2,736,000	19,819.65	2,746,000	19,851.95	2,756,000	19,884.25
2,707,000	19,726.10	2,717,000	19,758.40	2,727,000	19,790.65	2,737,000	19,822.95	2,747,000	19,855.15	2,757,000	19,887.45
2,708,000	19,729.35	2,718,000	19,761.65	2,728,000	19,793.95	2,738,000	19,826.20	2,748,000	19,858.45	2,758,000	19,890.65
2,709,000	19,732.65	2,719,000	19,764.85	2,729,000	19,797.15	2,739,000	19,829.45	2,749,000	19,861.60	2,759,000	19,893.90
<b>2,760,000</b>	<b>19,897.10</b>	<b>2,770,000</b>	<b>19,929.40</b>	<b>2,780,000</b>	<b>19,961.65</b>	<b>2,790,000</b>	<b>19,993.90</b>	<b>2,800,000</b>	<b>20,026.15</b>	<b>2,810,000</b>	<b>20,058.45</b>
2,761,000	19,900.30	2,771,000	19,932.60	2,781,000	19,964.90	2,791,000	19,997.10	2,801,000	20,029.40	2,811,000	20,061.65
2,762,000	19,903.55	2,772,000	19,935.80	2,782,000	19,968.10	2,792,000	20,000.35	2,802,000	20,032.60	2,812,000	20,064.90
2,763,000	19,906.80	2,773,000	19,939.10	2,783,000	19,971.35	2,793,000	20,003.65	2,803,000	20,035.90	2,813,000	20,068.10
2,764,000	19,910.05	2,774,000	19,942.30	2,784,000	19,974.60	2,794,000	20,006.85	2,804,000	20,039.05	2,814,000	20,071.35
2,765,000	19,913.30	2,775,000	19,945.50	2,785,000	19,977.80	2,795,000	20,010.05	2,805,000	20,042.25	2,815,000	20,074.55
2,766,000	19,916.50	2,776,000	19,948.75	2,786,000	19,980.95	2,796,000	20,013.25	2,806,000	20,045.55	2,816,000	20,077.75
2,767,000	19,919.75	2,777,000	19,951.90	2,787,000	19,984.20	2,797,000	20,016.45	2,807,000	20,048.75	2,817,000	20,081.00
2,768,000	19,922.95	2,778,000	19,955.25	2,788,000	19,987.45	2,798,000	20,019.75	2,808,000	20,052.00	2,818,000	20,084.25
2,769,000	19,926.15	2,779,000	19,958.45	2,789,000	19,990.70	2,799,000	20,022.95	2,809,000	20,055.25	2,819,000	20,087.45
<b>2,820,000</b>	<b>20,090.75</b>	<b>2,830,000</b>	<b>20,122.95</b>	<b>2,840,000</b>	<b>20,155.25</b>	<b>2,850,000</b>	<b>20,187.45</b>	<b>2,860,000</b>	<b>20,219.70</b>	<b>2,870,000</b>	<b>20,252.00</b>
2,821,000	20,093.95	2,831,000	20,126.20	2,841,000	20,158.40	2,851,000	20,190.70	2,861,000	20,222.90	2,871,000	20,255.20
2,822,000	20,097.15	2,832,000	20,129.35	2,842,000	20,161.65	2,852,000	20,193.90	2,862,000	20,226.20	2,872,000	20,258.40
2,823,000	20,100.40	2,833,000	20,132.60	2,843,000	20,164.90	2,853,000	20,197.20	2,863,000	20,229.45	2,873,000	20,261.70
2,824,000	20,103.60	2,834,000	20,135.90	2,844,000	20,168.10	2,854,000	20,200.40	2,864,000	20,232.65	2,874,000	20,264.90
2,825,000	20,106.80	2,835,000	20,139.10	2,845,000	20,171.35	2,855,000	20,203.60	2,865,000	20,235.90	2,875,000	20,268.10
2,826,000	20,110.05	2,836,000	20,142.30	2,846,000	20,174.55	2,856,000	20,206.85	2,866,000	20,239.10	2,876,000	20,271.40
2,827,000	20,113.25	2,837,000	20,145.55	2,847,000	20,177.75	2,857,000	20,210.05	2,867,000	20,242.35	2,877,000	20,274.60
2,828,000	20,116.55	2,838,000	20,148.80	2,848,000	20,181.10	2,858,000	20,213.30	2,868,000	20,245.55	2,878,000	20,277.85
2,829,000	20,119.75	2,839,000	20,152.00	2,849,000	20,184.30	2,859,000	20,216.50	2,869,000	20,248.75	2,879,000	20,281.05
<b>2,880,000</b>	<b>20,284.25</b>	<b>2,890,000</b>	<b>20,316.55</b>	<b>2,900,000</b>	<b>20,348.75</b>	<b>2,910,000</b>	<b>20,381.05</b>	<b>2,920,000</b>	<b>20,413.35</b>	<b>2,930,000</b>	<b>20,445.55</b>
2,881,000	20,287.50	2,891,000	20,319.75	2,901,000	20,352.00	2,911,000	20,384.25	2,921,000	20,416.55	2,931,000	20,448.85
2,882,000	20,290.70	2,892,000	20,322.95	2,902,000	20,355.20	2,912,000	20,387.50	2,922,000	20,419.75	2,932,000	20,452.05
2,883,000	20,293.95	2,893,000	20,326.25	2,903,000	20,358.50	2,913,000	20,390.75	2,923,000	20,423.00	2,933,000	20,455.25
2,884,000	20,297.20	2,894,000	20,329.45	2,904,000	20,361.75	2,914,000	20,393.90	2,924,000	20,426.20	2,934,000	20,458.50
2,885,000	20,300.40	2,895,000	20,332.70	2,905,000	20,364.90	2,915,000	20,397.15	2,925,000	20,429.40	2,935,000	20,461.70
2,886,000	20,303.60	2,896,000	20,335.85	2,906,000	20,368.15	2,916,000	20,400.35	2,926,000	20,432.65	2,936,000	20,464.90
2,887,000	20,306.80	2,897,000	20,339.05	2,907,000	20,371.35	2,917,000	20,403.55	2,927,000	20,435.85	2,937,000	20,468.15
2,888,000	20,310.05	2,898,000	20,342.35	2,908,000	20,374.60	2,918,000	20,406.90	2,928,000	20,439.10	2,938,000	20,471.40
2,889,000	20,313.25	2,899,000	20,345.55	2,909,000	20,377.85	2,919,000	20,410.10	2,929,000	20,442.35	2,939,000	20,474.60



Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,940,000</b>	<b>20,477.85</b>	<b>2,950,000</b>	<b>20,510.10</b>	<b>2,960,000</b>	<b>20,542.35</b>	<b>2,970,000</b>	<b>20,574.55</b>	<b>2,980,000</b>	<b>20,606.85</b>	<b>2,990,000</b>	<b>20,639.20</b>
2,941,000	20,481.05	2,951,000	20,513.30	2,961,000	20,545.55	2,971,000	20,577.80	2,981,000	20,610.05	2,991,000	20,642.40
2,942,000	20,484.20	2,952,000	20,516.50	2,962,000	20,548.80	2,972,000	20,581.00	2,982,000	20,613.30	2,992,000	20,645.60
2,943,000	20,487.50	2,953,000	20,519.75	2,963,000	20,552.05	2,973,000	20,584.35	2,983,000	20,616.60	2,993,000	20,648.90
2,944,000	20,490.70	2,954,000	20,523.00	2,964,000	20,555.25	2,974,000	20,587.55	2,984,000	20,619.85	2,994,000	20,652.10
2,945,000	20,494.00	2,955,000	20,526.20	2,965,000	20,558.50	2,975,000	20,590.75	2,985,000	20,623.05	2,995,000	20,655.35
2,946,000	20,497.20	2,956,000	20,529.40	2,966,000	20,561.70	2,976,000	20,594.00	2,986,000	20,626.20	2,996,000	20,658.55
2,947,000	20,500.40	2,957,000	20,532.65	2,967,000	20,564.90	2,977,000	20,597.20	2,987,000	20,629.50	2,997,000	20,661.70
2,948,000	20,503.70	2,958,000	20,535.90	2,968,000	20,568.20	2,978,000	20,600.45	2,988,000	20,632.75	2,998,000	20,665.00
2,949,000	20,506.90	2,959,000	20,539.20	2,969,000	20,571.35	2,979,000	20,603.65	2,989,000	20,635.95	2,999,000	20,668.20
										<b>3,000,000</b>	<b>20,671.45</b>
										<b>Over \$3M: \$20,671.45 + (\$3.20 for every \$1,000 over \$3M)</b>	



## SCHEDULE 2

For the Insurable Value: any amount over the \$1,000 threshold requires payment of the next level premium.

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>3,300</b>	<b>209.85</b>	<b>10,000</b>	<b>257.70</b>	<b>20,000</b>	<b>329.05</b>	<b>30,000</b>	<b>400.40</b>	<b>40,000</b>	<b>471.75</b>	<b>50,000</b>	<b>543.10</b>
4,000	214.85	11,000	264.80	21,000	336.20	31,000	407.55	41,000	478.85	51,000	550.15
5,000	222.00	12,000	272.00	22,000	343.30	32,000	414.60	42,000	486.00	52,000	557.40
6,000	229.15	13,000	279.05	23,000	350.40	33,000	421.75	43,000	493.15	53,000	564.50
7,000	236.30	14,000	286.25	24,000	357.60	34,000	428.90	44,000	500.25	54,000	571.65
8,000	243.40	15,000	293.30	25,000	364.70	35,000	436.05	45,000	507.40	55,000	578.75
9,000	250.50	16,000	300.50	26,000	371.90	36,000	443.20	46,000	514.50	56,000	585.90
		17,000	307.65	27,000	378.95	37,000	450.25	47,000	521.65	57,000	593.05
		18,000	314.75	28,000	386.15	38,000	457.50	48,000	528.85	58,000	600.15
		19,000	321.90	29,000	393.30	39,000	464.55	49,000	535.95	59,000	607.30
<b>60,000</b>	<b>614.45</b>	<b>70,000</b>	<b>685.75</b>	<b>80,000</b>	<b>757.15</b>	<b>90,000</b>	<b>828.50</b>	<b>100,000</b>	<b>899.80</b>	<b>110,000</b>	<b>971.20</b>
61,000	621.55	71,000	692.90	81,000	764.25	91,000	835.65	101,000	906.95	111,000	978.25
62,000	628.75	72,000	700.05	82,000	771.40	92,000	842.75	102,000	914.05	112,000	985.50
63,000	635.85	73,000	707.15	83,000	778.50	93,000	849.85	103,000	921.25	113,000	992.55
64,000	643.00	74,000	714.30	84,000	785.75	94,000	857.05	104,000	928.35	114,000	999.70
65,000	650.10	75,000	721.45	85,000	792.80	95,000	864.15	105,000	935.50	115,000	1,006.85
66,000	657.25	76,000	728.60	86,000	799.95	96,000	871.35	106,000	942.60	116,000	1,013.95
67,000	664.35	77,000	735.75	87,000	807.05	97,000	878.40	107,000	949.70	117,000	1,021.15
68,000	671.50	78,000	742.85	88,000	814.20	98,000	885.65	108,000	956.95	118,000	1,028.25
69,000	678.60	79,000	749.95	89,000	821.40	99,000	892.65	109,000	964.00	119,000	1,035.35
<b>120,000</b>	<b>1,042.55</b>	<b>130,000</b>	<b>1,113.85</b>	<b>140,000</b>	<b>1,185.20</b>	<b>150,000</b>	<b>1,256.60</b>	<b>160,000</b>	<b>1,414.85</b>	<b>170,000</b>	<b>1,572.95</b>
121,000	1,049.60	131,000	1,121.05	141,000	1,192.35	151,000	1,272.35	161,000	1,430.60	171,000	1,588.80
122,000	1,056.85	132,000	1,128.20	142,000	1,199.45	152,000	1,288.20	162,000	1,446.45	172,000	1,604.65
123,000	1,063.90	133,000	1,135.20	143,000	1,206.60	153,000	1,304.05	163,000	1,462.20	173,000	1,620.45
124,000	1,071.10	134,000	1,142.40	144,000	1,213.80	154,000	1,319.85	164,000	1,478.05	174,000	1,636.25
125,000	1,078.15	135,000	1,149.50	145,000	1,220.90	155,000	1,335.70	165,000	1,493.80	175,000	1,652.05
126,000	1,085.40	136,000	1,156.70	146,000	1,228.05	156,000	1,351.50	166,000	1,509.75	176,000	1,667.95
127,000	1,092.50	137,000	1,163.75	147,000	1,235.10	157,000	1,367.30	167,000	1,525.50	177,000	1,683.70
128,000	1,099.60	138,000	1,170.95	148,000	1,242.30	158,000	1,383.10	168,000	1,541.35	178,000	1,699.60
129,000	1,106.75	139,000	1,178.05	149,000	1,249.40	159,000	1,398.90	169,000	1,557.15	179,000	1,715.35
<b>180,000</b>	<b>1,731.20</b>	<b>190,000</b>	<b>1,889.40</b>	<b>200,000</b>	<b>2,047.60</b>	<b>210,000</b>	<b>2,205.85</b>	<b>220,000</b>	<b>2,364.05</b>	<b>230,000</b>	<b>2,522.20</b>
181,000	1,746.95	191,000	1,905.20	201,000	2,063.40	211,000	2,221.65	221,000	2,379.80	231,000	2,538.05
182,000	1,762.85	192,000	1,921.05	202,000	2,079.20	212,000	2,237.45	222,000	2,395.75	232,000	2,553.85
183,000	1,778.65	193,000	1,936.85	203,000	2,095.10	213,000	2,253.25	223,000	2,411.45	233,000	2,569.70
184,000	1,794.55	194,000	1,952.70	204,000	2,110.95	214,000	2,269.10	224,000	2,427.30	234,000	2,585.55
185,000	1,810.30	195,000	1,968.50	205,000	2,126.70	215,000	2,284.95	225,000	2,443.10	235,000	2,601.30
186,000	1,826.10	196,000	1,984.30	206,000	2,142.60	216,000	2,300.75	226,000	2,458.95	236,000	2,617.20
187,000	1,841.95	197,000	2,000.15	207,000	2,158.30	217,000	2,316.60	227,000	2,474.75	237,000	2,632.95
188,000	1,857.75	198,000	2,016.00	208,000	2,174.15	218,000	2,332.35	228,000	2,490.65	238,000	2,648.80
189,000	1,873.55	199,000	2,031.80	209,000	2,190.00	219,000	2,348.15	229,000	2,506.40	239,000	2,664.60

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>240,000</b>	<b>2,680.45</b>	<b>250,000</b>	<b>2,838.70</b>	<b>260,000</b>	<b>2,996.90</b>	<b>270,000</b>	<b>3,155.05</b>	<b>280,000</b>	<b>3,313.30</b>	<b>290,000</b>	<b>3,471.50</b>
241,000	2,696.30	251,000	2,854.40	261,000	3,012.65	271,000	3,170.95	281,000	3,329.05	291,000	3,487.30
242,000	2,712.10	252,000	2,870.30	262,000	3,028.45	272,000	3,186.75	282,000	3,344.95	292,000	3,503.15
243,000	2,727.90	253,000	2,886.10	263,000	3,044.30	273,000	3,202.50	283,000	3,360.65	293,000	3,518.95
244,000	2,743.75	254,000	2,901.95	264,000	3,060.15	274,000	3,218.35	284,000	3,376.55	294,000	3,534.75
245,000	2,759.50	255,000	2,917.80	265,000	3,075.95	275,000	3,234.15	285,000	3,392.40	295,000	3,550.50
246,000	2,775.35	256,000	2,933.55	266,000	3,091.85	276,000	3,249.95	286,000	3,408.20	296,000	3,566.45
247,000	2,791.20	257,000	2,949.35	267,000	3,107.55	277,000	3,265.85	287,000	3,424.00	297,000	3,582.20
248,000	2,807.05	258,000	2,965.20	268,000	3,123.40	278,000	3,281.65	288,000	3,439.85	298,000	3,598.10
249,000	2,822.80	259,000	2,981.05	269,000	3,139.20	279,000	3,297.45	289,000	3,455.60	299,000	3,613.90
<b>300,000</b>	<b>3,629.65</b>	<b>310,000</b>	<b>3,787.95</b>	<b>320,000</b>	<b>3,946.10</b>	<b>330,000</b>	<b>4,104.30</b>	<b>340,000</b>	<b>4,262.55</b>	<b>350,000</b>	<b>4,420.70</b>
301,000	3,645.50	311,000	3,803.65	321,000	3,961.95	331,000	4,120.15	341,000	4,278.30	351,000	4,430.00
302,000	3,661.35	312,000	3,819.55	322,000	3,977.75	332,000	4,135.95	342,000	4,294.20	352,000	4,439.35
303,000	3,677.15	313,000	3,835.30	323,000	3,993.55	333,000	4,151.75	343,000	4,310.00	353,000	4,448.65
304,000	3,693.00	314,000	3,851.15	324,000	4,009.40	334,000	4,167.60	344,000	4,325.75	354,000	4,457.95
305,000	3,708.75	315,000	3,867.05	325,000	4,025.15	335,000	4,183.40	345,000	4,341.60	355,000	4,467.30
306,000	3,724.55	316,000	3,882.80	326,000	4,041.05	336,000	4,199.30	346,000	4,357.45	356,000	4,476.55
307,000	3,740.40	317,000	3,898.65	327,000	4,056.80	337,000	4,215.05	347,000	4,373.30	357,000	4,485.90
308,000	3,756.30	318,000	3,914.45	328,000	4,072.70	338,000	4,230.85	348,000	4,389.10	358,000	4,495.15
309,000	3,772.10	319,000	3,930.25	329,000	4,088.50	339,000	4,246.65	349,000	4,404.85	359,000	4,504.50
<b>360,000</b>	<b>4,513.80</b>	<b>370,000</b>	<b>4,606.90</b>	<b>380,000</b>	<b>4,700.00</b>	<b>390,000</b>	<b>4,793.00</b>	<b>400,000</b>	<b>4,886.05</b>	<b>410,000</b>	<b>4,979.15</b>
361,000	4,523.10	371,000	4,616.20	381,000	4,709.20	391,000	4,802.30	401,000	4,895.40	411,000	4,988.45
362,000	4,532.45	372,000	4,625.45	382,000	4,718.55	392,000	4,811.60	402,000	4,904.65	412,000	4,997.70
363,000	4,541.70	373,000	4,634.80	383,000	4,727.90	393,000	4,820.90	403,000	4,913.95	413,000	5,007.05
364,000	4,551.05	374,000	4,644.10	384,000	4,737.20	394,000	4,830.20	404,000	4,923.25	414,000	5,016.35
365,000	4,560.35	375,000	4,653.45	385,000	4,746.45	395,000	4,839.50	405,000	4,932.60	415,000	5,025.70
366,000	4,569.65	376,000	4,662.70	386,000	4,755.70	396,000	4,848.85	406,000	4,941.95	416,000	5,034.95
367,000	4,578.90	377,000	4,672.00	387,000	4,765.05	397,000	4,858.10	407,000	4,951.15	417,000	5,044.25
368,000	4,588.25	378,000	4,681.35	388,000	4,774.35	398,000	4,867.40	408,000	4,960.50	418,000	5,053.55
369,000	4,597.60	379,000	4,690.65	389,000	4,783.65	399,000	4,876.75	409,000	4,969.80	419,000	5,062.90
<b>420,000</b>	<b>5,072.25</b>	<b>430,000</b>	<b>5,165.20</b>	<b>440,000</b>	<b>5,258.30</b>	<b>450,000</b>	<b>5,351.40</b>	<b>460,000</b>	<b>5,444.45</b>	<b>470,000</b>	<b>5,537.50</b>
421,000	5,081.50	431,000	5,174.55	441,000	5,267.65	451,000	5,360.70	461,000	5,453.75	471,000	5,546.85
422,000	5,090.80	432,000	5,183.85	442,000	5,276.95	452,000	5,370.00	462,000	5,463.10	472,000	5,556.10
423,000	5,100.10	433,000	5,193.15	443,000	5,286.20	453,000	5,379.25	463,000	5,472.35	473,000	5,565.45
424,000	5,109.45	434,000	5,202.45	444,000	5,295.50	454,000	5,388.60	464,000	5,481.70	474,000	5,574.65
425,000	5,118.70	435,000	5,211.75	445,000	5,304.85	455,000	5,397.95	465,000	5,490.95	475,000	5,584.00
426,000	5,128.05	436,000	5,221.10	446,000	5,314.15	456,000	5,407.20	466,000	5,500.30	476,000	5,593.35
427,000	5,137.40	437,000	5,230.40	447,000	5,323.45	457,000	5,416.55	467,000	5,509.60	477,000	5,602.65
428,000	5,146.65	438,000	5,239.65	448,000	5,332.75	458,000	5,425.80	468,000	5,518.95	478,000	5,611.95
429,000	5,155.90	439,000	5,248.95	449,000	5,342.05	459,000	5,435.15	469,000	5,528.20	479,000	5,621.20
<b>480,000</b>	<b>5,630.55</b>	<b>490,000</b>	<b>5,723.60</b>	<b>500,000</b>	<b>5,816.70</b>	<b>510,000</b>	<b>5,909.75</b>	<b>520,000</b>	<b>6,002.80</b>	<b>530,000</b>	<b>6,095.85</b>
481,000	5,639.85	491,000	5,732.95	501,000	5,826.00	511,000	5,919.05	521,000	6,012.10	531,000	6,105.20
482,000	5,649.20	492,000	5,742.25	502,000	5,835.30	512,000	5,928.40	522,000	6,021.45	532,000	6,114.45
483,000	5,658.45	493,000	5,751.55	503,000	5,844.65	513,000	5,937.75	523,000	6,030.70	533,000	6,123.80
484,000	5,667.75	494,000	5,760.85	504,000	5,853.95	514,000	5,947.00	524,000	6,040.05	534,000	6,133.15
485,000	5,677.10	495,000	5,770.15	505,000	5,863.20	515,000	5,956.25	525,000	6,049.30	535,000	6,142.40
486,000	5,686.40	496,000	5,779.45	506,000	5,872.55	516,000	5,965.55	526,000	6,058.65	536,000	6,151.70
487,000	5,695.70	497,000	5,788.75	507,000	5,881.85	517,000	5,974.90	527,000	6,067.95	537,000	6,161.00
488,000	5,705.00	498,000	5,798.10	508,000	5,891.20	518,000	5,984.15	528,000	6,077.25	538,000	6,170.35
489,000	5,714.30	499,000	5,807.40	509,000	5,900.45	519,000	5,993.50	529,000	6,086.60	539,000	6,179.65

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>540,000</b>	<b>6,188.95</b>	<b>550,000</b>	<b>6,282.05</b>	<b>560,000</b>	<b>6,375.05</b>	<b>570,000</b>	<b>6,468.15</b>	<b>580,000</b>	<b>6,561.25</b>	<b>590,000</b>	<b>6,654.25</b>
541,000	6,198.25	551,000	6,291.30	561,000	6,384.35	571,000	6,477.45	581,000	6,570.45	591,000	6,663.60
542,000	6,207.55	552,000	6,300.65	562,000	6,393.70	572,000	6,486.70	582,000	6,579.80	592,000	6,672.90
543,000	6,216.90	553,000	6,309.95	563,000	6,402.95	573,000	6,496.05	583,000	6,589.10	593,000	6,682.20
544,000	6,226.20	554,000	6,319.25	564,000	6,412.30	574,000	6,505.35	584,000	6,598.45	594,000	6,691.50
545,000	6,235.45	555,000	6,328.60	565,000	6,421.60	575,000	6,514.70	585,000	6,607.75	595,000	6,700.80
546,000	6,244.75	556,000	6,337.85	566,000	6,430.90	576,000	6,523.90	586,000	6,617.00	596,000	6,710.15
547,000	6,254.10	557,000	6,347.20	567,000	6,440.15	577,000	6,533.25	587,000	6,626.35	597,000	6,719.40
548,000	6,263.45	558,000	6,356.45	568,000	6,449.50	578,000	6,542.60	588,000	6,635.65	598,000	6,728.70
549,000	6,272.70	559,000	6,365.75	569,000	6,458.85	579,000	6,551.90	589,000	6,644.95	599,000	6,738.05
<b>600,000</b>	<b>6,747.35</b>	<b>610,000</b>	<b>6,779.55</b>	<b>620,000</b>	<b>6,811.85</b>	<b>630,000</b>	<b>6,844.15</b>	<b>640,000</b>	<b>6,876.35</b>	<b>650,000</b>	<b>6,908.65</b>
601,000	6,750.55	611,000	6,782.80	621,000	6,815.05	631,000	6,847.35	641,000	6,879.60	651,000	6,911.85
602,000	6,753.75	612,000	6,786.00	622,000	6,818.30	632,000	6,850.55	642,000	6,882.85	652,000	6,915.00
603,000	6,757.00	613,000	6,789.20	623,000	6,821.50	633,000	6,853.80	643,000	6,886.00	653,000	6,918.25
604,000	6,760.25	614,000	6,792.55	624,000	6,824.75	634,000	6,857.00	644,000	6,889.30	654,000	6,921.50
605,000	6,763.50	615,000	6,795.75	625,000	6,827.95	635,000	6,860.20	645,000	6,892.50	655,000	6,924.80
606,000	6,766.70	616,000	6,798.95	626,000	6,831.15	636,000	6,863.45	646,000	6,895.70	656,000	6,928.00
607,000	6,769.85	617,000	6,802.15	627,000	6,834.35	637,000	6,866.65	647,000	6,898.95	657,000	6,931.20
608,000	6,773.10	618,000	6,805.35	628,000	6,837.65	638,000	6,869.85	648,000	6,902.15	658,000	6,934.45
609,000	6,776.35	619,000	6,808.65	629,000	6,840.90	639,000	6,873.15	649,000	6,905.40	659,000	6,937.70
<b>660,000</b>	<b>6,940.90</b>	<b>670,000</b>	<b>6,973.20</b>	<b>680,000</b>	<b>7,005.35</b>	<b>690,000</b>	<b>7,037.65</b>	<b>700,000</b>	<b>7,069.95</b>	<b>710,000</b>	<b>7,102.15</b>
661,000	6,944.15	671,000	6,976.35	681,000	7,008.60	691,000	7,040.85	701,000	7,073.15	711,000	7,105.45
662,000	6,947.30	672,000	6,979.60	682,000	7,011.80	692,000	7,044.10	702,000	7,076.35	712,000	7,108.65
663,000	6,950.50	673,000	6,982.80	683,000	7,015.10	693,000	7,047.30	703,000	7,079.60	713,000	7,111.85
664,000	6,953.80	674,000	6,986.05	684,000	7,018.35	694,000	7,050.55	704,000	7,082.85	714,000	7,115.15
665,000	6,957.00	675,000	6,989.30	685,000	7,021.55	695,000	7,053.80	705,000	7,086.05	715,000	7,118.35
666,000	6,960.20	676,000	6,992.50	686,000	7,024.80	696,000	7,057.00	706,000	7,089.30	716,000	7,121.50
667,000	6,963.45	677,000	6,995.70	687,000	7,028.00	697,000	7,060.30	707,000	7,092.45	717,000	7,124.75
668,000	6,966.65	678,000	6,998.95	688,000	7,031.20	698,000	7,063.45	708,000	7,095.65	718,000	7,127.95
669,000	6,970.00	679,000	7,002.20	689,000	7,034.45	699,000	7,066.70	709,000	7,098.95	719,000	7,131.20
<b>720,000</b>	<b>7,134.45</b>	<b>730,000</b>	<b>7,166.70</b>	<b>740,000</b>	<b>7,199.00</b>	<b>750,000</b>	<b>7,231.25</b>	<b>760,000</b>	<b>7,263.50</b>	<b>770,000</b>	<b>7,295.80</b>
721,000	7,137.65	731,000	7,169.95	741,000	7,202.20	751,000	7,234.45	761,000	7,266.75	771,000	7,298.95
722,000	7,140.90	732,000	7,173.15	742,000	7,205.45	752,000	7,237.65	762,000	7,269.90	772,000	7,302.15
723,000	7,144.10	733,000	7,176.35	743,000	7,208.65	753,000	7,240.90	763,000	7,273.10	773,000	7,305.40
724,000	7,147.35	734,000	7,179.65	744,000	7,211.85	754,000	7,244.15	764,000	7,276.40	774,000	7,308.65
725,000	7,150.65	735,000	7,182.80	745,000	7,215.10	755,000	7,247.35	765,000	7,279.60	775,000	7,311.90
726,000	7,153.80	736,000	7,186.05	746,000	7,218.30	756,000	7,250.60	766,000	7,282.85	776,000	7,315.10
727,000	7,157.00	737,000	7,189.25	747,000	7,221.55	757,000	7,253.80	767,000	7,286.10	777,000	7,318.30
728,000	7,160.25	738,000	7,192.45	748,000	7,224.75	758,000	7,257.00	768,000	7,289.30	778,000	7,321.55
729,000	7,163.50	739,000	7,195.80	749,000	7,228.00	759,000	7,260.30	769,000	7,292.55	779,000	7,324.80
<b>780,000</b>	<b>7,328.05</b>	<b>790,000</b>	<b>7,360.25</b>	<b>800,000</b>	<b>7,392.55</b>	<b>810,000</b>	<b>7,424.80</b>	<b>820,000</b>	<b>7,457.05</b>	<b>830,000</b>	<b>7,489.30</b>
781,000	7,331.25	791,000	7,363.45	801,000	7,395.75	811,000	7,428.05	821,000	7,460.25	831,000	7,492.55
782,000	7,334.45	792,000	7,366.70	802,000	7,398.95	812,000	7,431.25	822,000	7,463.50	832,000	7,495.75
783,000	7,337.65	793,000	7,369.90	803,000	7,402.20	813,000	7,434.45	823,000	7,466.75	833,000	7,498.95
784,000	7,340.95	794,000	7,373.20	804,000	7,405.45	814,000	7,437.75	824,000	7,470.00	834,000	7,502.25
785,000	7,344.15	795,000	7,376.45	805,000	7,408.65	815,000	7,440.95	825,000	7,473.25	835,000	7,505.45
786,000	7,347.40	796,000	7,379.65	806,000	7,411.90	816,000	7,444.15	826,000	7,476.40	836,000	7,508.65
787,000	7,350.60	797,000	7,382.85	807,000	7,415.10	817,000	7,447.35	827,000	7,479.60	837,000	7,511.90
788,000	7,353.80	798,000	7,386.10	808,000	7,418.30	818,000	7,450.55	828,000	7,482.85	838,000	7,515.10
789,000	7,357.10	799,000	7,389.30	809,000	7,421.60	819,000	7,453.80	829,000	7,486.10	839,000	7,518.40

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>840,000</b>	<b>7,521.60</b>	<b>850,000</b>	<b>7,553.95</b>	<b>860,000</b>	<b>7,586.15</b>	<b>870,000</b>	<b>7,618.45</b>	<b>880,000</b>	<b>7,650.70</b>	<b>890,000</b>	<b>7,682.95</b>
841,000	7,524.80	851,000	7,557.15	861,000	7,589.35	871,000	7,621.65	881,000	7,653.95	891,000	7,686.15
842,000	7,528.05	852,000	7,560.35	862,000	7,592.60	872,000	7,624.80	882,000	7,657.10	892,000	7,689.40
843,000	7,531.25	853,000	7,563.55	863,000	7,595.80	873,000	7,628.05	883,000	7,660.30	893,000	7,692.60
844,000	7,534.55	854,000	7,566.80	864,000	7,599.10	874,000	7,631.30	884,000	7,663.60	894,000	7,695.85
845,000	7,537.75	855,000	7,570.00	865,000	7,602.30	875,000	7,634.55	885,000	7,666.80	895,000	7,699.10
846,000	7,540.90	856,000	7,573.25	866,000	7,605.50	876,000	7,637.75	886,000	7,670.00	896,000	7,702.30
847,000	7,544.10	857,000	7,576.45	867,000	7,608.75	877,000	7,641.00	887,000	7,673.25	897,000	7,705.50
848,000	7,547.35	858,000	7,579.65	868,000	7,611.95	878,000	7,644.25	888,000	7,676.45	898,000	7,708.75
849,000	7,550.70	859,000	7,582.95	869,000	7,615.20	879,000	7,647.50	889,000	7,679.75	899,000	7,712.00
<b>900,000</b>	<b>7,715.15</b>	<b>910,000</b>	<b>7,747.45</b>	<b>920,000</b>	<b>7,779.75</b>	<b>930,000</b>	<b>7,811.95</b>	<b>940,000</b>	<b>7,844.25</b>	<b>950,000</b>	<b>7,876.50</b>
901,000	7,718.40	911,000	7,750.65	921,000	7,782.95	931,000	7,815.20	941,000	7,847.45	951,000	7,879.75
902,000	7,721.60	912,000	7,753.90	922,000	7,786.15	932,000	7,818.40	942,000	7,850.70	952,000	7,882.95
903,000	7,724.85	913,000	7,757.10	923,000	7,789.40	933,000	7,821.65	943,000	7,853.90	953,000	7,886.15
904,000	7,728.10	914,000	7,760.40	924,000	7,792.65	934,000	7,824.95	944,000	7,857.15	954,000	7,889.45
905,000	7,731.35	915,000	7,763.60	925,000	7,795.85	935,000	7,828.15	945,000	7,860.40	955,000	7,892.60
906,000	7,734.60	916,000	7,766.80	926,000	7,799.10	936,000	7,831.30	946,000	7,863.55	956,000	7,895.85
907,000	7,737.80	917,000	7,770.05	927,000	7,802.25	937,000	7,834.55	947,000	7,866.80	957,000	7,899.05
908,000	7,741.00	918,000	7,773.20	928,000	7,805.50	938,000	7,837.75	948,000	7,870.05	958,000	7,902.25
909,000	7,744.25	919,000	7,776.50	929,000	7,808.75	939,000	7,841.00	949,000	7,873.30	959,000	7,905.55
<b>960,000</b>	<b>7,908.80</b>	<b>970,000</b>	<b>7,941.05</b>	<b>980,000</b>	<b>7,973.30</b>	<b>990,000</b>	<b>8,005.60</b>	<b>1,000,000</b>	<b>8,037.80</b>	<b>1,010,000</b>	<b>8,070.05</b>
961,000	7,912.00	971,000	7,944.25	981,000	7,976.55	991,000	8,008.75	1,001,000	8,041.00	1,011,000	8,073.25
962,000	7,915.25	972,000	7,947.45	982,000	7,979.70	992,000	8,012.00	1,002,000	8,044.25	1,012,000	8,076.50
963,000	7,918.45	973,000	7,950.65	983,000	7,982.90	993,000	8,015.20	1,003,000	8,047.45	1,013,000	8,079.70
964,000	7,921.65	974,000	7,953.95	984,000	7,986.20	994,000	8,018.45	1,004,000	8,050.75	1,014,000	8,082.95
965,000	7,924.90	975,000	7,957.15	985,000	7,989.40	995,000	8,021.70	1,005,000	8,053.95	1,015,000	8,086.20
966,000	7,928.10	976,000	7,960.40	986,000	7,992.60	996,000	8,024.90	1,006,000	8,057.20	1,016,000	8,089.45
967,000	7,931.35	977,000	7,963.60	987,000	7,995.85	997,000	8,028.10	1,007,000	8,060.40	1,017,000	8,092.65
968,000	7,934.55	978,000	7,966.80	988,000	7,999.10	998,000	8,031.35	1,008,000	8,063.60	1,018,000	8,095.90
969,000	7,937.80	979,000	7,970.10	989,000	8,002.35	999,000	8,034.60	1,009,000	8,066.90	1,019,000	8,099.10
<b>1,020,000</b>	<b>8,102.35</b>	<b>1,030,000</b>	<b>8,134.60</b>	<b>1,040,000</b>	<b>8,166.85</b>	<b>1,050,000</b>	<b>8,199.10</b>	<b>1,060,000</b>	<b>8,231.40</b>	<b>1,070,000</b>	<b>8,263.60</b>
1,021,000	8,105.55	1,031,000	8,137.85	1,041,000	8,170.05	1,051,000	8,202.35	1,061,000	8,234.60	1,071,000	8,266.85
1,022,000	8,108.75	1,032,000	8,141.05	1,042,000	8,173.25	1,052,000	8,205.55	1,062,000	8,237.85	1,072,000	8,270.10
1,023,000	8,112.00	1,033,000	8,144.25	1,043,000	8,176.50	1,053,000	8,208.75	1,063,000	8,241.05	1,073,000	8,273.35
1,024,000	8,115.25	1,034,000	8,147.55	1,044,000	8,179.80	1,054,000	8,212.05	1,064,000	8,244.30	1,074,000	8,276.55
1,025,000	8,118.45	1,035,000	8,150.75	1,045,000	8,183.05	1,055,000	8,215.25	1,065,000	8,247.50	1,075,000	8,279.75
1,026,000	8,121.70	1,036,000	8,153.95	1,046,000	8,186.20	1,056,000	8,218.40	1,066,000	8,250.70	1,076,000	8,283.00
1,027,000	8,124.90	1,037,000	8,157.15	1,047,000	8,189.40	1,057,000	8,221.65	1,067,000	8,253.90	1,077,000	8,286.20
1,028,000	8,128.05	1,038,000	8,160.35	1,048,000	8,192.65	1,058,000	8,224.90	1,068,000	8,257.15	1,078,000	8,289.40
1,029,000	8,131.35	1,039,000	8,163.60	1,049,000	8,195.90	1,059,000	8,228.20	1,069,000	8,260.40	1,079,000	8,292.70
<b>1,080,000</b>	<b>8,295.90</b>	<b>1,090,000</b>	<b>8,328.20</b>	<b>1,100,000</b>	<b>8,360.45</b>	<b>1,110,000</b>	<b>8,392.70</b>	<b>1,120,000</b>	<b>8,424.90</b>	<b>1,130,000</b>	<b>8,457.20</b>
1,081,000	8,299.10	1,091,000	8,331.40	1,101,000	8,363.65	1,111,000	8,395.85	1,121,000	8,428.15	1,131,000	8,460.40
1,082,000	8,302.35	1,092,000	8,334.55	1,102,000	8,366.85	1,112,000	8,399.10	1,122,000	8,431.35	1,132,000	8,463.65
1,083,000	8,305.50	1,093,000	8,337.80	1,103,000	8,370.05	1,113,000	8,402.35	1,123,000	8,434.60	1,133,000	8,466.85
1,084,000	8,308.80	1,094,000	8,341.05	1,104,000	8,373.35	1,114,000	8,405.60	1,124,000	8,437.85	1,134,000	8,470.10
1,085,000	8,312.05	1,095,000	8,344.25	1,105,000	8,376.55	1,115,000	8,408.85	1,125,000	8,441.05	1,135,000	8,473.35
1,086,000	8,315.25	1,096,000	8,347.50	1,106,000	8,379.75	1,116,000	8,412.05	1,126,000	8,444.30	1,136,000	8,476.55
1,087,000	8,318.50	1,097,000	8,350.70	1,107,000	8,383.00	1,117,000	8,415.25	1,127,000	8,447.55	1,137,000	8,479.80
1,088,000	8,321.70	1,098,000	8,353.95	1,108,000	8,386.20	1,118,000	8,418.50	1,128,000	8,450.75	1,138,000	8,482.95
1,089,000	8,324.95	1,099,000	8,357.25	1,109,000	8,389.50	1,119,000	8,421.75	1,129,000	8,454.00	1,139,000	8,486.20

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,140,000</b>	<b>8,489.45</b>	<b>1,150,000</b>	<b>8,521.70</b>	<b>1,160,000</b>	<b>8,554.00</b>	<b>1,170,000</b>	<b>8,586.25</b>	<b>1,180,000</b>	<b>8,618.50</b>	<b>1,190,000</b>	<b>8,650.80</b>
1,141,000	8,492.70	1,151,000	8,524.95	1,161,000	8,557.20	1,171,000	8,589.50	1,181,000	8,621.70	1,191,000	8,654.00
1,142,000	8,495.90	1,152,000	8,528.15	1,162,000	8,560.45	1,172,000	8,592.70	1,182,000	8,624.95	1,192,000	8,657.20
1,143,000	8,499.15	1,153,000	8,531.35	1,163,000	8,563.65	1,173,000	8,595.90	1,183,000	8,628.20	1,193,000	8,660.40
1,144,000	8,502.40	1,154,000	8,534.65	1,164,000	8,566.90	1,174,000	8,599.20	1,184,000	8,631.40	1,194,000	8,663.65
1,145,000	8,505.60	1,155,000	8,537.90	1,165,000	8,570.15	1,175,000	8,602.35	1,185,000	8,634.65	1,195,000	8,666.85
1,146,000	8,508.85	1,156,000	8,541.05	1,166,000	8,573.30	1,176,000	8,605.60	1,186,000	8,637.85	1,196,000	8,670.10
1,147,000	8,512.00	1,157,000	8,544.30	1,167,000	8,576.50	1,177,000	8,608.80	1,187,000	8,641.10	1,197,000	8,673.35
1,148,000	8,515.20	1,158,000	8,547.50	1,168,000	8,579.75	1,178,000	8,612.00	1,188,000	8,644.30	1,198,000	8,676.55
1,149,000	8,518.50	1,159,000	8,550.75	1,169,000	8,583.05	1,179,000	8,615.30	1,189,000	8,647.55	1,199,000	8,679.85
<b>1,200,000</b>	<b>8,683.05</b>	<b>1,210,000</b>	<b>8,715.35</b>	<b>1,220,000</b>	<b>8,747.50</b>	<b>1,230,000</b>	<b>8,779.80</b>	<b>1,240,000</b>	<b>8,812.10</b>	<b>1,250,000</b>	<b>8,844.30</b>
1,201,000	8,686.30	1,211,000	8,718.50	1,221,000	8,750.75	1,231,000	8,783.00	1,241,000	8,815.30	1,251,000	8,847.50
1,202,000	8,689.45	1,212,000	8,721.70	1,222,000	8,753.95	1,232,000	8,786.25	1,242,000	8,818.50	1,252,000	8,850.80
1,203,000	8,692.65	1,213,000	8,724.95	1,223,000	8,757.15	1,233,000	8,789.45	1,243,000	8,821.75	1,253,000	8,854.00
1,204,000	8,695.95	1,214,000	8,728.20	1,224,000	8,760.50	1,234,000	8,792.70	1,244,000	8,825.00	1,254,000	8,857.30
1,205,000	8,699.15	1,215,000	8,731.45	1,225,000	8,763.70	1,235,000	8,795.95	1,245,000	8,828.20	1,255,000	8,860.50
1,206,000	8,702.35	1,216,000	8,734.65	1,226,000	8,766.95	1,236,000	8,799.15	1,246,000	8,831.45	1,256,000	8,863.70
1,207,000	8,705.60	1,217,000	8,737.85	1,227,000	8,770.15	1,237,000	8,802.35	1,247,000	8,834.65	1,257,000	8,866.90
1,208,000	8,708.80	1,218,000	8,741.10	1,228,000	8,773.35	1,238,000	8,805.65	1,248,000	8,837.80	1,258,000	8,870.10
1,209,000	8,712.05	1,219,000	8,744.35	1,229,000	8,776.65	1,239,000	8,808.85	1,249,000	8,841.10	1,259,000	8,873.35
<b>1,260,000</b>	<b>8,876.60</b>	<b>1,270,000</b>	<b>8,908.85</b>	<b>1,280,000</b>	<b>8,941.15</b>	<b>1,290,000</b>	<b>8,973.35</b>	<b>1,300,000</b>	<b>9,005.65</b>	<b>1,310,000</b>	<b>9,037.95</b>
1,261,000	8,879.80	1,271,000	8,912.10	1,281,000	8,944.35	1,291,000	8,976.60	1,301,000	9,008.85	1,311,000	9,041.15
1,262,000	8,883.00	1,272,000	8,915.30	1,282,000	8,947.60	1,292,000	8,979.80	1,302,000	9,012.10	1,312,000	9,044.30
1,263,000	8,886.25	1,273,000	8,918.50	1,283,000	8,950.80	1,293,000	8,983.05	1,303,000	9,015.25	1,313,000	9,047.55
1,264,000	8,889.50	1,274,000	8,921.80	1,284,000	8,954.05	1,294,000	8,986.30	1,304,000	9,018.55	1,314,000	9,050.80
1,265,000	8,892.70	1,275,000	8,924.95	1,285,000	8,957.25	1,295,000	8,989.50	1,305,000	9,021.75	1,315,000	9,054.00
1,266,000	8,895.95	1,276,000	8,928.15	1,286,000	8,960.45	1,296,000	8,992.75	1,306,000	9,024.95	1,316,000	9,057.25
1,267,000	8,899.15	1,277,000	8,931.40	1,287,000	8,963.65	1,297,000	8,995.95	1,307,000	9,028.20	1,317,000	9,060.45
1,268,000	8,902.40	1,278,000	8,934.60	1,288,000	8,966.90	1,298,000	8,999.15	1,308,000	9,031.45	1,318,000	9,063.70
1,269,000	8,905.65	1,279,000	8,937.90	1,289,000	8,970.15	1,299,000	9,002.45	1,309,000	9,034.70	1,319,000	9,066.95
<b>1,320,000</b>	<b>9,070.15</b>	<b>1,330,000</b>	<b>9,102.40</b>	<b>1,340,000</b>	<b>9,134.65</b>	<b>1,350,000</b>	<b>9,167.00</b>	<b>1,360,000</b>	<b>9,199.25</b>	<b>1,370,000</b>	<b>9,231.50</b>
1,321,000	9,073.40	1,331,000	9,105.60	1,341,000	9,137.90	1,351,000	9,170.20	1,361,000	9,202.45	1,371,000	9,234.75
1,322,000	9,076.60	1,332,000	9,108.85	1,342,000	9,141.10	1,352,000	9,173.45	1,362,000	9,205.65	1,372,000	9,237.95
1,323,000	9,079.80	1,333,000	9,112.05	1,343,000	9,144.30	1,353,000	9,176.60	1,363,000	9,208.95	1,373,000	9,241.15
1,324,000	9,083.10	1,334,000	9,115.30	1,344,000	9,147.65	1,354,000	9,179.95	1,364,000	9,212.20	1,374,000	9,244.45
1,325,000	9,086.30	1,335,000	9,118.60	1,345,000	9,150.85	1,355,000	9,183.15	1,365,000	9,215.40	1,375,000	9,247.65
1,326,000	9,089.50	1,336,000	9,121.80	1,346,000	9,154.05	1,356,000	9,186.35	1,366,000	9,218.65	1,376,000	9,250.80
1,327,000	9,092.75	1,337,000	9,125.00	1,347,000	9,157.25	1,357,000	9,189.60	1,367,000	9,221.80	1,377,000	9,254.10
1,328,000	9,095.95	1,338,000	9,128.25	1,348,000	9,160.45	1,358,000	9,192.75	1,368,000	9,225.05	1,378,000	9,257.30
1,329,000	9,099.20	1,339,000	9,131.50	1,349,000	9,163.80	1,359,000	9,196.00	1,369,000	9,228.30	1,379,000	9,260.55
<b>1,380,000</b>	<b>9,263.80</b>	<b>1,390,000</b>	<b>9,296.05</b>	<b>1,400,000</b>	<b>9,328.30</b>	<b>1,410,000</b>	<b>9,360.60</b>	<b>1,420,000</b>	<b>9,392.85</b>	<b>1,430,000</b>	<b>9,425.10</b>
1,381,000	9,267.00	1,391,000	9,299.30	1,401,000	9,331.50	1,411,000	9,363.80	1,421,000	9,396.10	1,431,000	9,428.25
1,382,000	9,270.25	1,392,000	9,302.50	1,402,000	9,334.75	1,412,000	9,367.00	1,422,000	9,399.25	1,432,000	9,431.55
1,383,000	9,273.45	1,393,000	9,305.70	1,403,000	9,337.95	1,413,000	9,370.20	1,423,000	9,402.45	1,433,000	9,434.75
1,384,000	9,276.70	1,394,000	9,309.00	1,404,000	9,341.20	1,414,000	9,373.45	1,424,000	9,405.75	1,434,000	9,438.00
1,385,000	9,279.95	1,395,000	9,312.15	1,405,000	9,344.45	1,415,000	9,376.65	1,425,000	9,408.95	1,435,000	9,441.25
1,386,000	9,283.10	1,396,000	9,315.40	1,406,000	9,347.65	1,416,000	9,379.90	1,426,000	9,412.15	1,436,000	9,444.45
1,387,000	9,286.30	1,397,000	9,318.60	1,407,000	9,350.90	1,417,000	9,383.10	1,427,000	9,415.40	1,437,000	9,447.65
1,388,000	9,289.55	1,398,000	9,321.80	1,408,000	9,354.10	1,418,000	9,386.35	1,428,000	9,418.60	1,438,000	9,450.90
1,389,000	9,292.80	1,399,000	9,325.10	1,409,000	9,357.35	1,419,000	9,389.65	1,429,000	9,421.85	1,439,000	9,454.15



Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,440,000</b>	<b>9,457.30</b>	<b>1,450,000</b>	<b>9,489.60</b>	<b>1,460,000</b>	<b>9,521.90</b>	<b>1,470,000</b>	<b>9,554.10</b>	<b>1,480,000</b>	<b>9,586.40</b>	<b>1,490,000</b>	<b>9,618.65</b>
1,441,000	9,460.55	1,451,000	9,492.80	1,461,000	9,525.10	1,471,000	9,557.30	1,481,000	9,589.60	1,491,000	9,621.90
1,442,000	9,463.75	1,452,000	9,496.05	1,462,000	9,528.30	1,472,000	9,560.55	1,482,000	9,592.80	1,492,000	9,625.10
1,443,000	9,466.95	1,453,000	9,499.25	1,463,000	9,531.55	1,473,000	9,563.75	1,483,000	9,596.05	1,493,000	9,628.30
1,444,000	9,470.25	1,454,000	9,502.50	1,464,000	9,534.80	1,474,000	9,567.10	1,484,000	9,599.30	1,494,000	9,631.60
1,445,000	9,473.45	1,455,000	9,505.75	1,465,000	9,538.00	1,475,000	9,570.30	1,485,000	9,602.55	1,495,000	9,634.75
1,446,000	9,476.75	1,456,000	9,508.95	1,466,000	9,541.25	1,476,000	9,573.50	1,486,000	9,605.70	1,496,000	9,637.95
1,447,000	9,479.95	1,457,000	9,512.15	1,467,000	9,544.45	1,477,000	9,576.70	1,487,000	9,608.90	1,497,000	9,641.20
1,448,000	9,483.15	1,458,000	9,515.40	1,468,000	9,547.60	1,478,000	9,579.90	1,488,000	9,612.20	1,498,000	9,644.40
1,449,000	9,486.45	1,459,000	9,518.60	1,469,000	9,550.90	1,479,000	9,583.15	1,489,000	9,615.45	1,499,000	9,647.70
<b>1,500,000</b>	<b>9,650.90</b>	<b>1,510,000</b>	<b>9,683.15</b>	<b>1,520,000</b>	<b>9,715.45</b>	<b>1,530,000</b>	<b>9,747.75</b>	<b>1,540,000</b>	<b>9,779.95</b>	<b>1,550,000</b>	<b>9,812.20</b>
1,501,000	9,654.10	1,511,000	9,686.40	1,521,000	9,718.65	1,531,000	9,750.95	1,541,000	9,783.15	1,551,000	9,815.40
1,502,000	9,657.40	1,512,000	9,689.60	1,522,000	9,721.90	1,532,000	9,754.10	1,542,000	9,786.35	1,552,000	9,818.65
1,503,000	9,660.60	1,513,000	9,692.85	1,523,000	9,725.05	1,533,000	9,757.35	1,543,000	9,789.60	1,553,000	9,821.85
1,504,000	9,663.85	1,514,000	9,696.05	1,524,000	9,728.35	1,534,000	9,760.60	1,544,000	9,792.90	1,554,000	9,825.10
1,505,000	9,667.05	1,515,000	9,699.30	1,525,000	9,731.55	1,535,000	9,763.80	1,545,000	9,796.10	1,555,000	9,828.35
1,506,000	9,670.25	1,516,000	9,702.55	1,526,000	9,734.75	1,536,000	9,767.05	1,546,000	9,799.30	1,556,000	9,831.55
1,507,000	9,673.45	1,517,000	9,705.75	1,527,000	9,738.00	1,537,000	9,770.25	1,547,000	9,802.55	1,557,000	9,834.80
1,508,000	9,676.70	1,518,000	9,708.95	1,528,000	9,741.20	1,538,000	9,773.50	1,548,000	9,805.75	1,558,000	9,838.05
1,509,000	9,679.95	1,519,000	9,712.25	1,529,000	9,744.50	1,539,000	9,776.75	1,549,000	9,809.05	1,559,000	9,841.30
<b>1,560,000</b>	<b>9,844.45</b>	<b>1,570,000</b>	<b>9,876.70</b>	<b>1,580,000</b>	<b>9,909.00</b>	<b>1,590,000</b>	<b>9,941.25</b>	<b>1,600,000</b>	<b>9,973.55</b>	<b>1,610,000</b>	<b>10,005.75</b>
1,561,000	9,847.70	1,571,000	9,879.95	1,581,000	9,912.20	1,591,000	9,944.50	1,601,000	9,976.75	1,611,000	10,009.00
1,562,000	9,850.90	1,572,000	9,883.20	1,582,000	9,915.40	1,592,000	9,947.70	1,602,000	9,980.00	1,612,000	10,012.20
1,563,000	9,854.15	1,573,000	9,886.40	1,583,000	9,918.65	1,593,000	9,950.90	1,603,000	9,983.20	1,613,000	10,015.45
1,564,000	9,857.40	1,574,000	9,889.65	1,584,000	9,921.90	1,594,000	9,954.20	1,604,000	9,986.45	1,614,000	10,018.75
1,565,000	9,860.60	1,575,000	9,892.90	1,585,000	9,925.15	1,595,000	9,957.40	1,605,000	9,989.65	1,615,000	10,021.90
1,566,000	9,863.85	1,576,000	9,896.10	1,586,000	9,928.40	1,596,000	9,960.55	1,606,000	9,992.85	1,616,000	10,025.15
1,567,000	9,867.05	1,577,000	9,899.35	1,587,000	9,931.55	1,597,000	9,963.80	1,607,000	9,996.05	1,617,000	10,028.35
1,568,000	9,870.25	1,578,000	9,902.50	1,588,000	9,934.75	1,598,000	9,967.00	1,608,000	9,999.30	1,618,000	10,031.55
1,569,000	9,873.50	1,579,000	9,905.75	1,589,000	9,938.05	1,599,000	9,970.30	1,609,000	10,002.55	1,619,000	10,034.85
<b>1,620,000</b>	<b>10,038.05</b>	<b>1,630,000</b>	<b>10,070.35</b>	<b>1,640,000</b>	<b>10,102.60</b>	<b>1,650,000</b>	<b>10,134.85</b>	<b>1,660,000</b>	<b>10,167.05</b>	<b>1,670,000</b>	<b>10,199.35</b>
1,621,000	10,041.25	1,631,000	10,073.55	1,641,000	10,105.85	1,651,000	10,138.00	1,661,000	10,170.30	1,671,000	10,202.55
1,622,000	10,044.50	1,632,000	10,076.75	1,642,000	10,109.00	1,652,000	10,141.20	1,662,000	10,173.50	1,672,000	10,205.80
1,623,000	10,047.70	1,633,000	10,079.95	1,643,000	10,112.20	1,653,000	10,144.45	1,663,000	10,176.70	1,673,000	10,209.00
1,624,000	10,050.90	1,634,000	10,083.20	1,644,000	10,115.50	1,654,000	10,147.75	1,664,000	10,180.00	1,674,000	10,212.25
1,625,000	10,054.15	1,635,000	10,086.40	1,645,000	10,118.70	1,655,000	10,151.00	1,665,000	10,183.20	1,675,000	10,215.50
1,626,000	10,057.35	1,636,000	10,089.65	1,646,000	10,121.90	1,656,000	10,154.20	1,666,000	10,186.40	1,676,000	10,218.70
1,627,000	10,060.65	1,637,000	10,092.85	1,647,000	10,125.15	1,657,000	10,157.40	1,667,000	10,189.65	1,677,000	10,221.90
1,628,000	10,063.85	1,638,000	10,096.05	1,648,000	10,128.35	1,658,000	10,160.65	1,668,000	10,192.90	1,678,000	10,225.15
1,629,000	10,067.10	1,639,000	10,099.35	1,649,000	10,131.60	1,659,000	10,163.90	1,669,000	10,196.20	1,679,000	10,228.35
<b>1,680,000</b>	<b>10,231.60</b>	<b>1,690,000</b>	<b>10,263.85</b>	<b>1,700,000</b>	<b>10,296.15</b>	<b>1,710,000</b>	<b>10,328.40</b>	<b>1,720,000</b>	<b>10,360.65</b>	<b>1,730,000</b>	<b>10,392.90</b>
1,681,000	10,234.80	1,691,000	10,267.05	1,701,000	10,299.35	1,711,000	10,331.65	1,721,000	10,363.85	1,731,000	10,396.15
1,682,000	10,238.05	1,692,000	10,270.30	1,702,000	10,302.55	1,712,000	10,334.85	1,722,000	10,367.10	1,732,000	10,399.35
1,683,000	10,241.30	1,693,000	10,273.50	1,703,000	10,305.80	1,713,000	10,338.05	1,723,000	10,370.30	1,733,000	10,402.60
1,684,000	10,244.55	1,694,000	10,276.80	1,704,000	10,309.05	1,714,000	10,341.35	1,724,000	10,373.55	1,734,000	10,405.80
1,685,000	10,247.75	1,695,000	10,280.00	1,705,000	10,312.25	1,715,000	10,344.50	1,725,000	10,376.80	1,735,000	10,409.00
1,686,000	10,251.00	1,696,000	10,283.25	1,706,000	10,315.45	1,716,000	10,347.70	1,726,000	10,380.00	1,736,000	10,412.25
1,687,000	10,254.20	1,697,000	10,286.45	1,707,000	10,318.65	1,717,000	10,350.95	1,727,000	10,383.20	1,737,000	10,415.45
1,688,000	10,257.35	1,698,000	10,289.65	1,708,000	10,321.90	1,718,000	10,354.15	1,728,000	10,386.45	1,738,000	10,418.70
1,689,000	10,260.65	1,699,000	10,292.90	1,709,000	10,325.15	1,719,000	10,357.45	1,729,000	10,389.70	1,739,000	10,422.00

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,740,000</b>	<b>10,425.20</b>	<b>1,750,000</b>	<b>10,457.45</b>	<b>1,760,000</b>	<b>10,489.70</b>	<b>1,770,000</b>	<b>10,521.95</b>	<b>1,780,000</b>	<b>10,554.20</b>	<b>1,790,000</b>	<b>10,586.45</b>
1,741,000	10,428.40	1,751,000	10,460.65	1,761,000	10,492.90	1,771,000	10,525.15	1,781,000	10,557.45	1,791,000	10,589.65
1,742,000	10,431.65	1,752,000	10,463.85	1,762,000	10,496.10	1,772,000	10,528.40	1,782,000	10,560.65	1,792,000	10,592.90
1,743,000	10,434.80	1,753,000	10,467.10	1,763,000	10,499.30	1,773,000	10,531.60	1,783,000	10,563.85	1,793,000	10,596.15
1,744,000	10,438.10	1,754,000	10,470.35	1,764,000	10,502.60	1,774,000	10,534.85	1,784,000	10,567.15	1,794,000	10,599.40
1,745,000	10,441.30	1,755,000	10,473.55	1,765,000	10,505.85	1,775,000	10,538.10	1,785,000	10,570.35	1,795,000	10,602.65
1,746,000	10,444.50	1,756,000	10,476.80	1,766,000	10,509.05	1,776,000	10,541.30	1,786,000	10,573.60	1,796,000	10,605.85
1,747,000	10,447.75	1,757,000	10,480.00	1,767,000	10,512.30	1,777,000	10,544.50	1,787,000	10,576.80	1,797,000	10,609.10
1,748,000	10,450.95	1,758,000	10,483.25	1,768,000	10,515.50	1,778,000	10,547.75	1,788,000	10,579.95	1,798,000	10,612.25
1,749,000	10,454.20	1,759,000	10,486.50	1,769,000	10,518.75	1,779,000	10,551.00	1,789,000	10,583.25	1,799,000	10,615.50
<b>1,800,000</b>	<b>10,618.75</b>	<b>1,810,000</b>	<b>10,651.00</b>	<b>1,820,000</b>	<b>10,683.25</b>	<b>1,830,000</b>	<b>10,715.50</b>	<b>1,840,000</b>	<b>10,747.80</b>	<b>1,850,000</b>	<b>10,780.15</b>
1,801,000	10,621.95	1,811,000	10,654.25	1,821,000	10,686.50	1,831,000	10,718.75	1,841,000	10,751.00	1,851,000	10,783.35
1,802,000	10,625.15	1,812,000	10,657.45	1,822,000	10,689.75	1,832,000	10,721.95	1,842,000	10,754.25	1,852,000	10,786.55
1,803,000	10,628.40	1,813,000	10,660.65	1,823,000	10,692.95	1,833,000	10,725.15	1,843,000	10,757.40	1,853,000	10,789.70
1,804,000	10,631.65	1,814,000	10,663.95	1,824,000	10,696.20	1,834,000	10,728.40	1,844,000	10,760.70	1,854,000	10,793.00
1,805,000	10,634.85	1,815,000	10,667.15	1,825,000	10,699.40	1,835,000	10,731.65	1,845,000	10,763.95	1,855,000	10,796.20
1,806,000	10,638.10	1,816,000	10,670.30	1,826,000	10,702.60	1,836,000	10,734.90	1,846,000	10,767.10	1,856,000	10,799.45
1,807,000	10,641.30	1,817,000	10,673.55	1,827,000	10,705.80	1,837,000	10,738.10	1,847,000	10,770.30	1,857,000	10,802.65
1,808,000	10,644.50	1,818,000	10,676.75	1,828,000	10,709.05	1,838,000	10,741.30	1,848,000	10,773.55	1,858,000	10,805.85
1,809,000	10,647.80	1,819,000	10,680.00	1,829,000	10,712.30	1,839,000	10,744.65	1,849,000	10,776.90	1,859,000	10,809.15
<b>1,860,000</b>	<b>10,812.35</b>	<b>1,870,000</b>	<b>10,844.65</b>	<b>1,880,000</b>	<b>10,876.85</b>	<b>1,890,000</b>	<b>10,909.15</b>	<b>1,900,000</b>	<b>10,941.40</b>	<b>1,910,000</b>	<b>10,973.65</b>
1,861,000	10,815.60	1,871,000	10,847.80	1,881,000	10,880.10	1,891,000	10,912.35	1,901,000	10,944.60	1,911,000	10,976.85
1,862,000	10,818.80	1,872,000	10,851.00	1,882,000	10,883.30	1,892,000	10,915.60	1,902,000	10,947.80	1,912,000	10,980.10
1,863,000	10,822.00	1,873,000	10,854.25	1,883,000	10,886.50	1,893,000	10,918.80	1,903,000	10,951.05	1,913,000	10,983.30
1,864,000	10,825.30	1,874,000	10,857.50	1,884,000	10,889.80	1,894,000	10,922.05	1,904,000	10,954.35	1,914,000	10,986.60
1,865,000	10,828.50	1,875,000	10,860.75	1,885,000	10,893.00	1,895,000	10,925.30	1,905,000	10,957.55	1,915,000	10,989.80
1,866,000	10,831.70	1,876,000	10,864.00	1,886,000	10,896.20	1,896,000	10,928.50	1,906,000	10,960.80	1,916,000	10,993.00
1,867,000	10,834.95	1,877,000	10,867.20	1,887,000	10,899.45	1,897,000	10,931.70	1,907,000	10,964.00	1,917,000	10,996.20
1,868,000	10,838.15	1,878,000	10,870.45	1,888,000	10,902.65	1,898,000	10,934.95	1,908,000	10,967.15	1,918,000	10,999.45
1,869,000	10,841.40	1,879,000	10,873.70	1,889,000	10,905.90	1,899,000	10,938.15	1,909,000	10,970.45	1,919,000	11,002.70
<b>1,920,000</b>	<b>11,005.95</b>	<b>1,930,000</b>	<b>11,038.15</b>	<b>1,940,000</b>	<b>11,070.45</b>	<b>1,950,000</b>	<b>11,102.70</b>	<b>1,960,000</b>	<b>11,135.00</b>	<b>1,970,000</b>	<b>11,167.25</b>
1,921,000	11,009.15	1,931,000	11,041.40	1,941,000	11,073.65	1,951,000	11,105.95	1,961,000	11,138.20	1,971,000	11,170.45
1,922,000	11,012.35	1,932,000	11,044.65	1,942,000	11,076.90	1,952,000	11,109.15	1,962,000	11,141.45	1,972,000	11,173.60
1,923,000	11,015.60	1,933,000	11,047.85	1,943,000	11,080.10	1,953,000	11,112.40	1,963,000	11,144.60	1,973,000	11,176.85
1,924,000	11,018.85	1,934,000	11,051.15	1,944,000	11,083.30	1,954,000	11,115.60	1,964,000	11,147.90	1,974,000	11,180.15
1,925,000	11,022.10	1,935,000	11,054.30	1,945,000	11,086.60	1,955,000	11,118.80	1,965,000	11,151.10	1,975,000	11,183.35
1,926,000	11,025.25	1,936,000	11,057.50	1,946,000	11,089.80	1,956,000	11,122.05	1,966,000	11,154.30	1,976,000	11,186.60
1,927,000	11,028.45	1,937,000	11,060.75	1,947,000	11,093.00	1,957,000	11,125.25	1,967,000	11,157.55	1,977,000	11,189.80
1,928,000	11,031.70	1,938,000	11,063.95	1,948,000	11,096.25	1,958,000	11,128.45	1,968,000	11,160.75	1,978,000	11,193.05
1,929,000	11,034.95	1,939,000	11,067.25	1,949,000	11,099.50	1,959,000	11,131.80	1,969,000	11,164.00	1,979,000	11,196.30
<b>1,980,000</b>	<b>11,199.50</b>	<b>1,990,000</b>	<b>11,231.75</b>	<b>2,000,000</b>	<b>11,263.95</b>	<b>2,010,000</b>	<b>11,296.25</b>	<b>2,020,000</b>	<b>11,328.55</b>	<b>2,030,000</b>	<b>11,360.80</b>
1,981,000	11,202.70	1,991,000	11,234.95	2,001,000	11,267.25	2,011,000	11,299.45	2,021,000	11,331.75	2,031,000	11,364.05
1,982,000	11,205.90	1,992,000	11,238.20	2,002,000	11,270.45	2,012,000	11,302.70	2,022,000	11,334.95	2,032,000	11,367.25
1,983,000	11,209.10	1,993,000	11,241.40	2,003,000	11,273.70	2,013,000	11,305.90	2,023,000	11,338.20	2,033,000	11,370.45
1,984,000	11,212.40	1,994,000	11,244.65	2,004,000	11,276.95	2,014,000	11,309.15	2,024,000	11,341.45	2,034,000	11,373.75
1,985,000	11,215.60	1,995,000	11,247.90	2,005,000	11,280.15	2,015,000	11,312.45	2,025,000	11,344.65	2,035,000	11,376.95
1,986,000	11,218.80	1,996,000	11,251.10	2,006,000	11,283.40	2,016,000	11,315.65	2,026,000	11,347.90	2,036,000	11,380.10
1,987,000	11,222.10	1,997,000	11,254.30	2,007,000	11,286.60	2,017,000	11,318.90	2,027,000	11,351.05	2,037,000	11,383.35
1,988,000	11,225.30	1,998,000	11,257.55	2,008,000	11,289.75	2,018,000	11,322.05	2,028,000	11,354.25	2,038,000	11,386.55
1,989,000	11,228.60	1,999,000	11,260.75	2,009,000	11,293.05	2,019,000	11,325.30	2,029,000	11,357.60	2,039,000	11,389.80

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,040,000</b>	<b>11,393.05</b>	<b>2,050,000</b>	<b>11,425.30</b>	<b>2,060,000</b>	<b>11,457.60</b>	<b>2,070,000</b>	<b>11,489.90</b>	<b>2,080,000</b>	<b>11,522.10</b>	<b>2,090,000</b>	<b>11,554.40</b>
2,041,000	11,396.25	2,051,000	11,428.55	2,061,000	11,460.80	2,071,000	11,493.10	2,081,000	11,525.30	2,091,000	11,557.55
2,042,000	11,399.45	2,052,000	11,431.75	2,062,000	11,464.05	2,072,000	11,496.30	2,082,000	11,528.50	2,092,000	11,560.75
2,043,000	11,402.75	2,053,000	11,434.95	2,063,000	11,467.20	2,073,000	11,499.50	2,083,000	11,531.70	2,093,000	11,564.00
2,044,000	11,406.00	2,054,000	11,438.20	2,064,000	11,470.45	2,074,000	11,502.75	2,084,000	11,535.05	2,094,000	11,567.25
2,045,000	11,409.20	2,055,000	11,441.40	2,065,000	11,473.70	2,075,000	11,505.95	2,085,000	11,538.25	2,095,000	11,570.50
2,046,000	11,412.40	2,056,000	11,444.65	2,066,000	11,476.90	2,076,000	11,509.20	2,086,000	11,541.45	2,096,000	11,573.70
2,047,000	11,415.60	2,057,000	11,447.90	2,067,000	11,480.10	2,077,000	11,512.40	2,087,000	11,544.70	2,097,000	11,576.90
2,048,000	11,418.85	2,058,000	11,451.10	2,068,000	11,483.35	2,078,000	11,515.60	2,088,000	11,547.90	2,098,000	11,580.20
2,049,000	11,422.10	2,059,000	11,454.40	2,069,000	11,486.60	2,079,000	11,518.90	2,089,000	11,551.15	2,099,000	11,583.45
<b>2,100,000</b>	<b>11,586.60</b>	<b>2,110,000</b>	<b>11,618.85</b>	<b>2,120,000</b>	<b>11,651.15</b>	<b>2,130,000</b>	<b>11,683.40</b>	<b>2,140,000</b>	<b>11,715.70</b>	<b>2,150,000</b>	<b>11,747.90</b>
2,101,000	11,589.85	2,111,000	11,622.05	2,121,000	11,654.35	2,131,000	11,686.60	2,141,000	11,718.90	2,151,000	11,751.15
2,102,000	11,593.05	2,112,000	11,625.35	2,122,000	11,657.55	2,132,000	11,689.85	2,142,000	11,722.10	2,152,000	11,754.35
2,103,000	11,596.25	2,113,000	11,628.55	2,123,000	11,660.80	2,133,000	11,693.05	2,143,000	11,725.35	2,153,000	11,757.55
2,104,000	11,599.55	2,114,000	11,631.80	2,124,000	11,664.05	2,134,000	11,696.35	2,144,000	11,728.60	2,154,000	11,760.90
2,105,000	11,602.75	2,115,000	11,635.05	2,125,000	11,667.25	2,135,000	11,699.55	2,145,000	11,731.80	2,155,000	11,764.05
2,106,000	11,605.95	2,116,000	11,638.25	2,126,000	11,670.55	2,136,000	11,702.75	2,146,000	11,735.00	2,156,000	11,767.25
2,107,000	11,609.20	2,117,000	11,641.45	2,127,000	11,673.75	2,137,000	11,705.95	2,147,000	11,738.20	2,157,000	11,770.50
2,108,000	11,612.40	2,118,000	11,644.65	2,128,000	11,676.90	2,138,000	11,709.15	2,148,000	11,741.45	2,158,000	11,773.70
2,109,000	11,615.65	2,119,000	11,647.90	2,129,000	11,680.20	2,139,000	11,712.40	2,149,000	11,744.70	2,159,000	11,777.00
<b>2,160,000</b>	<b>11,780.20</b>	<b>2,170,000</b>	<b>11,812.45</b>	<b>2,180,000</b>	<b>11,844.70</b>	<b>2,190,000</b>	<b>11,877.00</b>	<b>2,200,000</b>	<b>11,909.25</b>	<b>2,210,000</b>	<b>11,941.50</b>
2,161,000	11,783.40	2,171,000	11,815.70	2,181,000	11,847.90	2,191,000	11,880.20	2,201,000	11,912.45	2,211,000	11,944.70
2,162,000	11,786.65	2,172,000	11,818.90	2,182,000	11,851.20	2,192,000	11,883.35	2,202,000	11,915.65	2,212,000	11,947.95
2,163,000	11,789.85	2,173,000	11,822.10	2,183,000	11,854.35	2,193,000	11,886.60	2,203,000	11,918.85	2,213,000	11,951.15
2,164,000	11,793.05	2,174,000	11,825.35	2,184,000	11,857.65	2,194,000	11,889.85	2,204,000	11,922.15	2,214,000	11,954.40
2,165,000	11,796.30	2,175,000	11,828.55	2,185,000	11,860.85	2,195,000	11,893.10	2,205,000	11,925.35	2,215,000	11,957.65
2,166,000	11,799.50	2,176,000	11,831.80	2,186,000	11,864.05	2,196,000	11,896.35	2,206,000	11,928.55	2,216,000	11,960.85
2,167,000	11,802.70	2,177,000	11,835.00	2,187,000	11,867.30	2,197,000	11,899.55	2,207,000	11,931.80	2,217,000	11,964.05
2,168,000	11,806.00	2,178,000	11,838.20	2,188,000	11,870.50	2,198,000	11,902.80	2,208,000	11,935.00	2,218,000	11,967.30
2,169,000	11,809.25	2,179,000	11,841.50	2,189,000	11,873.75	2,199,000	11,906.05	2,209,000	11,938.30	2,219,000	11,970.50
<b>2,220,000</b>	<b>11,973.70</b>	<b>2,230,000</b>	<b>12,006.00</b>	<b>2,240,000</b>	<b>12,038.30</b>	<b>2,250,000</b>	<b>12,070.50</b>	<b>2,260,000</b>	<b>12,102.80</b>	<b>2,270,000</b>	<b>12,135.05</b>
2,221,000	11,976.95	2,231,000	12,009.20	2,241,000	12,041.50	2,251,000	12,073.80	2,261,000	12,106.00	2,271,000	12,138.30
2,222,000	11,980.15	2,232,000	12,012.45	2,242,000	12,044.70	2,252,000	12,077.00	2,262,000	12,109.20	2,272,000	12,141.50
2,223,000	11,983.35	2,233,000	12,015.65	2,243,000	12,047.95	2,253,000	12,080.20	2,263,000	12,112.45	2,273,000	12,144.70
2,224,000	11,986.70	2,234,000	12,018.90	2,244,000	12,051.20	2,254,000	12,083.50	2,264,000	12,115.70	2,274,000	12,147.95
2,225,000	11,989.90	2,235,000	12,022.15	2,245,000	12,054.40	2,255,000	12,086.70	2,265,000	12,118.95	2,275,000	12,151.15
2,226,000	11,993.15	2,236,000	12,025.35	2,246,000	12,057.65	2,256,000	12,089.85	2,266,000	12,122.15	2,276,000	12,154.35
2,227,000	11,996.35	2,237,000	12,028.65	2,247,000	12,060.80	2,257,000	12,093.10	2,267,000	12,125.35	2,277,000	12,157.60
2,228,000	11,999.50	2,238,000	12,031.80	2,248,000	12,064.00	2,258,000	12,096.30	2,268,000	12,128.60	2,278,000	12,160.80
2,229,000	12,002.80	2,239,000	12,035.05	2,249,000	12,067.30	2,259,000	12,099.55	2,269,000	12,131.85	2,279,000	12,164.15
<b>2,280,000</b>	<b>12,167.35</b>	<b>2,290,000</b>	<b>12,199.60</b>	<b>2,300,000</b>	<b>12,231.85</b>	<b>2,310,000</b>	<b>12,264.15</b>	<b>2,320,000</b>	<b>12,296.35</b>	<b>2,330,000</b>	<b>12,328.60</b>
2,281,000	12,170.55	2,291,000	12,202.80	2,301,000	12,235.05	2,311,000	12,267.30	2,321,000	12,299.60	2,331,000	12,331.80
2,282,000	12,173.80	2,292,000	12,205.95	2,302,000	12,238.25	2,312,000	12,270.50	2,322,000	12,302.80	2,332,000	12,335.05
2,283,000	12,176.95	2,293,000	12,209.25	2,303,000	12,241.45	2,313,000	12,273.75	2,323,000	12,306.00	2,333,000	12,338.25
2,284,000	12,180.20	2,294,000	12,212.50	2,304,000	12,244.75	2,314,000	12,277.00	2,324,000	12,309.30	2,334,000	12,341.55
2,285,000	12,183.45	2,295,000	12,215.70	2,305,000	12,247.95	2,315,000	12,280.25	2,325,000	12,312.50	2,335,000	12,344.80
2,286,000	12,186.65	2,296,000	12,218.95	2,306,000	12,251.15	2,316,000	12,283.45	2,326,000	12,315.70	2,336,000	12,348.00
2,287,000	12,189.85	2,297,000	12,222.15	2,307,000	12,254.45	2,317,000	12,286.65	2,327,000	12,318.95	2,337,000	12,351.20
2,288,000	12,193.10	2,298,000	12,225.35	2,308,000	12,257.65	2,318,000	12,289.90	2,328,000	12,322.15	2,338,000	12,354.40
2,289,000	12,196.35	2,299,000	12,228.65	2,309,000	12,260.90	2,319,000	12,293.15	2,329,000	12,325.40	2,339,000	12,357.65



Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,340,000</b>	<b>12,360.85</b>	<b>2,350,000</b>	<b>12,393.20</b>	<b>2,360,000</b>	<b>12,425.45</b>	<b>2,370,000</b>	<b>12,457.70</b>	<b>2,380,000</b>	<b>12,490.00</b>	<b>2,390,000</b>	<b>12,522.25</b>
2,341,000	12,364.10	2,351,000	12,396.40	2,361,000	12,428.65	2,371,000	12,460.95	2,381,000	12,493.20	2,391,000	12,525.50
2,342,000	12,367.30	2,352,000	12,399.65	2,362,000	12,431.90	2,372,000	12,464.15	2,382,000	12,496.45	2,392,000	12,528.70
2,343,000	12,370.55	2,353,000	12,402.80	2,363,000	12,435.15	2,373,000	12,467.35	2,383,000	12,499.65	2,393,000	12,531.90
2,344,000	12,373.85	2,354,000	12,406.15	2,364,000	12,438.40	2,374,000	12,470.65	2,384,000	12,502.85	2,394,000	12,535.15
2,345,000	12,377.05	2,355,000	12,409.35	2,365,000	12,441.65	2,375,000	12,473.80	2,385,000	12,506.10	2,395,000	12,538.35
2,346,000	12,380.30	2,356,000	12,412.55	2,366,000	12,444.80	2,376,000	12,477.05	2,386,000	12,509.30	2,396,000	12,541.60
2,347,000	12,383.40	2,357,000	12,415.75	2,367,000	12,448.00	2,377,000	12,480.30	2,387,000	12,512.50	2,397,000	12,544.80
2,348,000	12,386.60	2,358,000	12,418.95	2,368,000	12,451.25	2,378,000	12,483.50	2,388,000	12,515.75	2,398,000	12,548.00
2,349,000	12,390.00	2,359,000	12,422.20	2,369,000	12,454.50	2,379,000	12,486.80	2,389,000	12,519.05	2,399,000	12,551.30
<b>2,400,000</b>	<b>12,554.50</b>	<b>2,410,000</b>	<b>12,586.80</b>	<b>2,420,000</b>	<b>12,619.05</b>	<b>2,430,000</b>	<b>12,651.25</b>	<b>2,440,000</b>	<b>12,683.50</b>	<b>2,450,000</b>	<b>12,715.80</b>
2,401,000	12,557.70	2,411,000	12,590.00	2,421,000	12,622.25	2,431,000	12,654.50	2,441,000	12,686.75	2,451,000	12,719.00
2,402,000	12,560.90	2,412,000	12,593.15	2,422,000	12,625.45	2,432,000	12,657.75	2,442,000	12,689.95	2,452,000	12,722.25
2,403,000	12,564.10	2,413,000	12,596.40	2,423,000	12,628.65	2,433,000	12,660.95	2,443,000	12,693.15	2,453,000	12,725.45
2,404,000	12,567.45	2,414,000	12,599.65	2,424,000	12,631.95	2,434,000	12,664.20	2,444,000	12,696.45	2,454,000	12,728.70
2,405,000	12,570.65	2,415,000	12,602.85	2,425,000	12,635.15	2,435,000	12,667.45	2,445,000	12,699.70	2,455,000	12,731.95
2,406,000	12,573.85	2,416,000	12,606.10	2,426,000	12,638.35	2,436,000	12,670.65	2,446,000	12,702.95	2,456,000	12,735.15
2,407,000	12,577.10	2,417,000	12,609.35	2,427,000	12,641.60	2,437,000	12,673.85	2,447,000	12,706.15	2,457,000	12,738.30
2,408,000	12,580.30	2,418,000	12,612.60	2,428,000	12,644.80	2,438,000	12,677.10	2,448,000	12,709.30	2,458,000	12,741.55
2,409,000	12,583.55	2,419,000	12,615.85	2,429,000	12,648.05	2,439,000	12,680.30	2,449,000	12,712.60	2,459,000	12,744.85
<b>2,460,000</b>	<b>12,748.10</b>	<b>2,470,000</b>	<b>12,780.30</b>	<b>2,480,000</b>	<b>12,812.60</b>	<b>2,490,000</b>	<b>12,844.85</b>	<b>2,500,000</b>	<b>12,877.10</b>	<b>2,510,000</b>	<b>12,909.40</b>
2,461,000	12,751.30	2,471,000	12,783.55	2,481,000	12,815.80	2,491,000	12,848.10	2,501,000	12,880.35	2,511,000	12,912.60
2,462,000	12,754.50	2,472,000	12,786.75	2,482,000	12,819.00	2,492,000	12,851.30	2,502,000	12,883.60	2,512,000	12,915.75
2,463,000	12,757.75	2,473,000	12,790.00	2,483,000	12,822.25	2,493,000	12,854.50	2,503,000	12,886.75	2,513,000	12,919.00
2,464,000	12,761.00	2,474,000	12,793.30	2,484,000	12,825.50	2,494,000	12,857.75	2,504,000	12,890.00	2,514,000	12,922.30
2,465,000	12,764.20	2,475,000	12,796.50	2,485,000	12,828.70	2,495,000	12,860.95	2,505,000	12,893.25	2,515,000	12,925.50
2,466,000	12,767.45	2,476,000	12,799.65	2,486,000	12,831.90	2,496,000	12,864.20	2,506,000	12,896.45	2,516,000	12,928.75
2,467,000	12,770.60	2,477,000	12,802.90	2,487,000	12,835.15	2,497,000	12,867.40	2,507,000	12,899.65	2,517,000	12,931.95
2,468,000	12,773.80	2,478,000	12,806.10	2,488,000	12,838.40	2,498,000	12,870.60	2,508,000	12,902.90	2,518,000	12,935.15
2,469,000	12,777.10	2,479,000	12,809.35	2,489,000	12,841.65	2,499,000	12,873.90	2,509,000	12,906.15	2,519,000	12,938.45
<b>2,520,000</b>	<b>12,941.65</b>	<b>2,530,000</b>	<b>12,973.95</b>	<b>2,540,000</b>	<b>13,006.10</b>	<b>2,550,000</b>	<b>13,038.40</b>	<b>2,560,000</b>	<b>13,070.70</b>	<b>2,570,000</b>	<b>13,102.95</b>
2,521,000	12,944.85	2,531,000	12,977.10	2,541,000	13,009.35	2,551,000	13,041.60	2,561,000	13,073.90	2,571,000	13,106.15
2,522,000	12,948.05	2,532,000	12,980.30	2,542,000	13,012.60	2,552,000	13,044.85	2,562,000	13,077.10	2,572,000	13,109.40
2,523,000	12,951.25	2,533,000	12,983.55	2,543,000	13,015.80	2,553,000	13,048.05	2,563,000	13,080.35	2,573,000	13,112.60
2,524,000	12,954.55	2,534,000	12,986.80	2,544,000	13,019.10	2,554,000	13,051.30	2,564,000	13,083.60	2,574,000	13,115.90
2,525,000	12,957.75	2,535,000	12,990.05	2,545,000	13,022.30	2,555,000	13,054.55	2,565,000	13,086.80	2,575,000	13,119.10
2,526,000	12,960.95	2,536,000	12,993.25	2,546,000	13,025.50	2,556,000	13,057.80	2,566,000	13,090.05	2,576,000	13,122.30
2,527,000	12,964.20	2,537,000	12,996.45	2,547,000	13,028.75	2,557,000	13,061.00	2,567,000	13,093.20	2,577,000	13,125.50
2,528,000	12,967.40	2,538,000	12,999.70	2,548,000	13,031.95	2,558,000	13,064.20	2,568,000	13,096.40	2,578,000	13,128.70
2,529,000	12,970.70	2,539,000	13,002.95	2,549,000	13,035.20	2,559,000	13,067.45	2,569,000	13,099.70	2,579,000	13,131.95
<b>2,580,000</b>	<b>13,135.20</b>	<b>2,590,000</b>	<b>13,167.45</b>	<b>2,600,000</b>	<b>13,199.75</b>	<b>2,610,000</b>	<b>13,231.95</b>	<b>2,620,000</b>	<b>13,264.25</b>	<b>2,630,000</b>	<b>13,296.55</b>
2,581,000	13,138.40	2,591,000	13,170.70	2,601,000	13,202.95	2,611,000	13,235.20	2,621,000	13,267.45	2,631,000	13,299.75
2,582,000	13,141.60	2,592,000	13,173.90	2,602,000	13,206.20	2,612,000	13,238.45	2,622,000	13,270.65	2,632,000	13,302.90
2,583,000	13,144.85	2,593,000	13,177.10	2,603,000	13,209.40	2,613,000	13,241.65	2,623,000	13,273.85	2,633,000	13,306.15
2,584,000	13,148.15	2,594,000	13,180.40	2,604,000	13,212.60	2,614,000	13,244.90	2,624,000	13,277.10	2,634,000	13,309.40
2,585,000	13,151.35	2,595,000	13,183.55	2,605,000	13,215.85	2,615,000	13,248.10	2,625,000	13,280.35	2,635,000	13,312.60
2,586,000	13,154.55	2,596,000	13,186.75	2,606,000	13,219.05	2,616,000	13,251.35	2,626,000	13,283.60	2,636,000	13,315.85
2,587,000	13,157.75	2,597,000	13,190.00	2,607,000	13,222.25	2,617,000	13,254.55	2,627,000	13,286.85	2,637,000	13,319.05
2,588,000	13,161.00	2,598,000	13,193.25	2,608,000	13,225.50	2,618,000	13,257.75	2,628,000	13,290.05	2,638,000	13,322.25
2,589,000	13,164.25	2,599,000	13,196.55	2,609,000	13,228.75	2,619,000	13,261.05	2,629,000	13,293.30	2,639,000	13,325.60

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,640,000</b>	<b>13,328.80</b>	<b>2,650,000</b>	<b>13,361.00</b>	<b>2,660,000</b>	<b>13,393.25</b>	<b>2,670,000</b>	<b>13,425.55</b>	<b>2,680,000</b>	<b>13,457.80</b>	<b>2,690,000</b>	<b>13,490.05</b>
2,641,000	13,332.00	2,651,000	13,364.20	2,661,000	13,396.50	2,671,000	13,428.75	2,681,000	13,461.05	2,691,000	13,493.30
2,642,000	13,335.20	2,652,000	13,367.40	2,662,000	13,399.70	2,672,000	13,432.00	2,682,000	13,464.25	2,692,000	13,496.50
2,643,000	13,338.40	2,653,000	13,370.65	2,663,000	13,402.90	2,673,000	13,435.20	2,683,000	13,467.50	2,693,000	13,499.70
2,644,000	13,341.70	2,654,000	13,373.95	2,664,000	13,406.20	2,674,000	13,438.45	2,684,000	13,470.75	2,694,000	13,503.00
2,645,000	13,344.90	2,655,000	13,377.20	2,665,000	13,409.40	2,675,000	13,441.70	2,685,000	13,473.95	2,695,000	13,506.25
2,646,000	13,348.10	2,656,000	13,380.40	2,666,000	13,412.65	2,676,000	13,444.90	2,686,000	13,477.20	2,696,000	13,509.40
2,647,000	13,351.35	2,657,000	13,383.60	2,667,000	13,415.90	2,677,000	13,448.05	2,687,000	13,480.35	2,697,000	13,512.65
2,648,000	13,354.55	2,658,000	13,386.85	2,668,000	13,419.05	2,678,000	13,451.30	2,688,000	13,483.55	2,698,000	13,515.85
2,649,000	13,357.80	2,659,000	13,390.05	2,669,000	13,422.35	2,679,000	13,454.55	2,689,000	13,486.85	2,699,000	13,519.10
<b>2,700,000</b>	<b>13,522.35</b>	<b>2,710,000</b>	<b>13,554.60</b>	<b>2,720,000</b>	<b>13,586.85</b>	<b>2,730,000</b>	<b>13,619.15</b>	<b>2,740,000</b>	<b>13,651.40</b>	<b>2,750,000</b>	<b>13,683.65</b>
2,701,000	13,525.55	2,711,000	13,557.85	2,721,000	13,590.05	2,731,000	13,622.35	2,741,000	13,654.55	2,751,000	13,686.85
2,702,000	13,528.75	2,712,000	13,561.05	2,722,000	13,593.30	2,732,000	13,625.50	2,742,000	13,657.80	2,752,000	13,690.05
2,703,000	13,532.00	2,713,000	13,564.25	2,723,000	13,596.50	2,733,000	13,628.75	2,743,000	13,661.00	2,753,000	13,693.30
2,704,000	13,535.25	2,714,000	13,567.50	2,724,000	13,599.75	2,734,000	13,632.00	2,744,000	13,664.30	2,754,000	13,696.55
2,705,000	13,538.45	2,715,000	13,570.70	2,725,000	13,603.00	2,735,000	13,635.20	2,745,000	13,667.50	2,755,000	13,699.80
2,706,000	13,541.65	2,716,000	13,573.90	2,726,000	13,606.20	2,736,000	13,638.45	2,746,000	13,670.70	2,756,000	13,703.00
2,707,000	13,544.85	2,717,000	13,577.15	2,727,000	13,609.40	2,737,000	13,641.70	2,747,000	13,673.95	2,757,000	13,706.20
2,708,000	13,548.10	2,718,000	13,580.35	2,728,000	13,612.65	2,738,000	13,644.90	2,748,000	13,677.15	2,758,000	13,709.45
2,709,000	13,551.40	2,719,000	13,583.65	2,729,000	13,615.90	2,739,000	13,648.20	2,749,000	13,680.40	2,759,000	13,712.70
<b>2,760,000</b>	<b>13,715.85</b>	<b>2,770,000</b>	<b>13,748.15</b>	<b>2,780,000</b>	<b>13,780.40</b>	<b>2,790,000</b>	<b>13,812.65</b>	<b>2,800,000</b>	<b>13,844.95</b>	<b>2,810,000</b>	<b>13,877.20</b>
2,761,000	13,719.10	2,771,000	13,751.35	2,781,000	13,783.65	2,791,000	13,815.85	2,801,000	13,848.15	2,811,000	13,880.45
2,762,000	13,722.30	2,772,000	13,754.60	2,782,000	13,786.85	2,792,000	13,819.15	2,802,000	13,851.35	2,812,000	13,883.65
2,763,000	13,725.50	2,773,000	13,757.80	2,783,000	13,790.10	2,793,000	13,822.35	2,803,000	13,854.60	2,813,000	13,886.85
2,764,000	13,728.85	2,774,000	13,761.05	2,784,000	13,793.35	2,794,000	13,825.65	2,804,000	13,857.85	2,814,000	13,890.15
2,765,000	13,732.05	2,775,000	13,764.30	2,785,000	13,796.55	2,795,000	13,828.85	2,805,000	13,861.05	2,815,000	13,893.30
2,766,000	13,735.25	2,776,000	13,767.50	2,786,000	13,799.80	2,796,000	13,832.00	2,806,000	13,864.30	2,816,000	13,896.50
2,767,000	13,738.50	2,777,000	13,770.70	2,787,000	13,802.95	2,797,000	13,835.25	2,807,000	13,867.50	2,817,000	13,899.75
2,768,000	13,741.70	2,778,000	13,773.90	2,788,000	13,806.15	2,798,000	13,838.45	2,808,000	13,870.75	2,818,000	13,902.95
2,769,000	13,744.95	2,779,000	13,777.20	2,789,000	13,809.45	2,799,000	13,841.70	2,809,000	13,874.00	2,819,000	13,906.20
<b>2,820,000</b>	<b>13,909.50</b>	<b>2,830,000</b>	<b>13,941.70</b>	<b>2,840,000</b>	<b>13,974.00</b>	<b>2,850,000</b>	<b>14,006.35</b>	<b>2,860,000</b>	<b>14,038.55</b>	<b>2,870,000</b>	<b>14,070.80</b>
2,821,000	13,912.70	2,831,000	13,944.95	2,841,000	13,977.20	2,851,000	14,009.55	2,861,000	14,041.80	2,871,000	14,074.00
2,822,000	13,915.95	2,832,000	13,948.15	2,842,000	13,980.40	2,852,000	14,012.70	2,862,000	14,045.00	2,872,000	14,077.25
2,823,000	13,919.15	2,833,000	13,951.30	2,843,000	13,983.60	2,853,000	14,015.90	2,863,000	14,048.20	2,873,000	14,080.45
2,824,000	13,922.35	2,834,000	13,954.65	2,844,000	13,986.90	2,854,000	14,019.20	2,864,000	14,051.50	2,874,000	14,083.70
2,825,000	13,925.60	2,835,000	13,957.85	2,845,000	13,990.15	2,855,000	14,022.40	2,865,000	14,054.70	2,875,000	14,087.00
2,826,000	13,928.80	2,836,000	13,961.10	2,846,000	13,993.30	2,856,000	14,025.65	2,866,000	14,057.90	2,876,000	14,090.20
2,827,000	13,932.00	2,837,000	13,964.30	2,847,000	13,996.50	2,857,000	14,028.85	2,867,000	14,061.15	2,877,000	14,093.40
2,828,000	13,935.25	2,838,000	13,967.50	2,848,000	13,999.80	2,858,000	14,032.05	2,868,000	14,064.35	2,878,000	14,096.65
2,829,000	13,938.50	2,839,000	13,970.80	2,849,000	14,003.10	2,859,000	14,035.35	2,869,000	14,067.60	2,879,000	14,099.85
<b>2,880,000</b>	<b>14,103.05</b>	<b>2,890,000</b>	<b>14,135.35</b>	<b>2,900,000</b>	<b>14,167.60</b>	<b>2,910,000</b>	<b>14,199.85</b>	<b>2,920,000</b>	<b>14,232.15</b>	<b>2,930,000</b>	<b>14,264.35</b>
2,881,000	14,106.30	2,891,000	14,138.55	2,901,000	14,170.80	2,911,000	14,203.10	2,921,000	14,235.35	2,931,000	14,267.65
2,882,000	14,109.50	2,892,000	14,141.80	2,902,000	14,174.00	2,912,000	14,206.30	2,922,000	14,238.55	2,932,000	14,270.85
2,883,000	14,112.70	2,893,000	14,145.00	2,903,000	14,177.30	2,913,000	14,209.50	2,923,000	14,241.80	2,933,000	14,274.05
2,884,000	14,116.00	2,894,000	14,148.25	2,904,000	14,180.55	2,914,000	14,212.80	2,924,000	14,245.05	2,934,000	14,277.30
2,885,000	14,119.20	2,895,000	14,151.50	2,905,000	14,183.75	2,915,000	14,216.00	2,925,000	14,248.25	2,935,000	14,280.50
2,886,000	14,122.45	2,896,000	14,154.70	2,906,000	14,187.00	2,916,000	14,219.15	2,926,000	14,251.45	2,936,000	14,283.75
2,887,000	14,125.65	2,897,000	14,157.85	2,907,000	14,190.15	2,917,000	14,222.45	2,927,000	14,254.65	2,937,000	14,286.95
2,888,000	14,128.80	2,898,000	14,161.10	2,908,000	14,193.35	2,918,000	14,225.65	2,928,000	14,257.90	2,938,000	14,290.15
2,889,000	14,132.15	2,899,000	14,164.35	2,909,000	14,196.65	2,919,000	14,228.90	2,929,000	14,261.15	2,939,000	14,293.45

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,940,000</b>	<b>14,296.65</b>	<b>2,950,000</b>	<b>14,328.95</b>	<b>2,960,000</b>	<b>14,361.20</b>	<b>2,970,000</b>	<b>14,393.45</b>	<b>2,980,000</b>	<b>14,425.65</b>	<b>2,990,000</b>	<b>14,457.95</b>
2,941,000	14,299.85	2,951,000	14,332.15	2,961,000	14,364.35	2,971,000	14,396.60	2,981,000	14,428.90	2,991,000	14,461.15
2,942,000	14,303.10	2,952,000	14,335.30	2,962,000	14,367.60	2,972,000	14,399.85	2,982,000	14,432.10	2,992,000	14,464.40
2,943,000	14,306.25	2,953,000	14,338.55	2,963,000	14,370.80	2,973,000	14,403.10	2,983,000	14,435.30	2,993,000	14,467.60
2,944,000	14,309.55	2,954,000	14,341.80	2,964,000	14,374.10	2,974,000	14,406.35	2,984,000	14,438.60	2,994,000	14,470.85
2,945,000	14,312.80	2,955,000	14,345.00	2,965,000	14,377.30	2,975,000	14,409.60	2,985,000	14,441.80	2,995,000	14,474.10
2,946,000	14,316.00	2,956,000	14,348.25	2,966,000	14,380.50	2,976,000	14,412.80	2,986,000	14,445.05	2,996,000	14,477.30
2,947,000	14,319.20	2,957,000	14,351.45	2,967,000	14,383.75	2,977,000	14,416.00	2,987,000	14,448.30	2,997,000	14,480.50
2,948,000	14,322.45	2,958,000	14,354.65	2,968,000	14,386.95	2,978,000	14,419.25	2,988,000	14,451.50	2,998,000	14,483.70
2,949,000	14,325.70	2,959,000	14,358.00	2,969,000	14,390.20	2,979,000	14,422.50	2,989,000	14,454.75	2,999,000	14,486.95
										<b>3,000,000</b>	<b>14,490.25</b>
										<b>Over \$3M: \$14,490.25 +(\$3.20 for every \$1,000 over \$3M)</b>	

## SCHEDULE 3

For the Insurable Value: any amount over the \$1,000 threshold requires payment of the next level premium.

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>From \$3,300 to \$200,000 Premium 247.60</b>		<b>200,000</b>	<b>247.60</b>	<b>210,000</b>	<b>274.25</b>	<b>220,000</b>	<b>300.30</b>	<b>230,000</b>	<b>326.40</b>	<b>240,000</b>	<b>352.40</b>
		201,000	250.75	211,000	276.80	221,000	302.90	231,000	328.95	241,000	355.00
		202,000	253.35	212,000	279.35	222,000	305.45	232,000	331.55	242,000	357.60
		203,000	256.00	213,000	282.05	223,000	308.10	233,000	334.15	243,000	360.20
		204,000	258.55	214,000	284.70	224,000	310.75	234,000	336.75	244,000	362.80
		205,000	261.20	215,000	287.20	225,000	313.30	235,000	339.40	245,000	365.45
		206,000	263.80	216,000	289.85	226,000	315.90	236,000	341.95	246,000	368.00
		207,000	266.40	217,000	292.45	227,000	318.55	237,000	344.55	247,000	370.60
		208,000	269.05	218,000	295.10	228,000	321.15	238,000	347.20	248,000	373.30
		209,000	271.65	219,000	297.70	229,000	323.75	239,000	349.85	249,000	375.85
<b>250,000</b>	<b>378.50</b>	<b>260,000</b>	<b>404.55</b>	<b>270,000</b>	<b>430.60</b>	<b>280,000</b>	<b>456.60</b>	<b>290,000</b>	<b>482.70</b>	<b>300,000</b>	<b>508.75</b>
251,000	381.05	261,000	407.10	271,000	433.20	281,000	459.25	291,000	485.30	301,000	511.30
252,000	383.65	262,000	409.70	272,000	435.75	282,000	461.90	292,000	487.90	302,000	513.95
253,000	386.30	263,000	412.40	273,000	438.45	283,000	464.45	293,000	490.50	303,000	516.65
254,000	388.85	264,000	414.90	274,000	441.00	284,000	467.10	294,000	493.15	304,000	519.15
255,000	391.45	265,000	417.50	275,000	443.55	285,000	469.65	295,000	495.70	305,000	521.80
256,000	394.10	266,000	420.15	276,000	446.20	286,000	472.20	296,000	498.30	306,000	524.35
257,000	396.70	267,000	422.70	277,000	448.75	287,000	474.85	297,000	500.90	307,000	526.95
258,000	399.30	268,000	425.35	278,000	451.45	288,000	477.50	298,000	503.50	308,000	529.60
259,000	401.90	269,000	428.00	279,000	454.05	289,000	480.10	299,000	506.15	309,000	532.20
<b>310,000</b>	<b>560.85</b>	<b>320,000</b>	<b>560.85</b>	<b>330,000</b>	<b>586.90</b>	<b>340,000</b>	<b>612.95</b>	<b>350,000</b>	<b>639.00</b>	<b>360,000</b>	<b>665.10</b>
311,000	563.50	321,000	563.50	331,000	589.55	341,000	615.55	351,000	641.60	361,000	667.65
312,000	566.05	322,000	566.05	332,000	592.05	342,000	618.20	352,000	644.25	362,000	670.25
313,000	568.70	323,000	568.70	333,000	594.75	343,000	620.80	353,000	646.85	363,000	672.95
314,000	571.35	324,000	571.35	334,000	597.40	344,000	623.40	354,000	649.45	364,000	675.55
315,000	573.90	325,000	573.90	335,000	599.95	345,000	626.00	355,000	652.10	365,000	678.15
316,000	576.50	326,000	576.50	336,000	602.55	346,000	628.65	356,000	654.65	366,000	680.70
317,000	579.05	327,000	579.05	337,000	605.20	347,000	631.20	357,000	657.25	367,000	683.35
318,000	581.75	328,000	581.75	338,000	607.75	348,000	633.80	358,000	659.90	368,000	686.00
319,000	584.30	329,000	584.30	339,000	610.40	349,000	636.45	359,000	662.45	369,000	688.50
<b>370,000</b>	<b>691.15</b>	<b>380,000</b>	<b>717.20</b>	<b>390,000</b>	<b>743.20</b>	<b>400,000</b>	<b>769.30</b>	<b>410,000</b>	<b>795.45</b>	<b>420,000</b>	<b>821.50</b>
371,000	693.75	381,000	719.80	391,000	745.85	401,000	771.90	411,000	798.00	421,000	824.05
372,000	696.30	382,000	722.35	392,000	748.45	402,000	774.50	412,000	800.55	422,000	826.60
373,000	699.00	383,000	725.05	393,000	751.05	403,000	777.15	413,000	803.20	423,000	829.30
374,000	701.60	384,000	727.65	394,000	753.70	404,000	779.75	414,000	805.85	424,000	831.85
375,000	704.15	385,000	730.25	395,000	756.30	405,000	782.30	415,000	808.40	425,000	834.45
376,000	706.80	386,000	732.85	396,000	758.90	406,000	784.95	416,000	811.00	426,000	837.05
377,000	709.40	387,000	735.40	397,000	761.50	407,000	787.55	417,000	813.65	427,000	839.65
378,000	712.05	388,000	738.10	398,000	764.15	408,000	790.15	418,000	816.25	428,000	842.35
379,000	714.60	389,000	740.75	399,000	766.75	409,000	792.80	419,000	818.85	429,000	844.90

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>430,000</b>	<b>847.50</b>	<b>440,000</b>	<b>873.55</b>	<b>450,000</b>	<b>899.60</b>	<b>460,000</b>	<b>925.70</b>	<b>470,000</b>	951.75	<b>480,000</b>	<b>977.80</b>
431,000	850.15	441,000	876.20	451,000	902.20	461,000	928.25	471,000	954.35	481,000	980.40
432,000	852.70	442,000	878.75	452,000	904.80	462,000	930.90	472,000	956.95	482,000	982.95
433,000	855.30	443,000	881.35	453,000	907.50	463,000	933.55	473,000	959.55	483,000	985.65
434,000	857.90	444,000	884.00	454,000	910.00	464,000	936.05	474,000	962.20	484,000	988.25
435,000	860.55	445,000	886.55	455,000	912.60	465,000	938.70	475,000	964.75	485,000	990.80
436,000	863.10	446,000	889.20	456,000	915.25	466,000	941.30	476,000	967.30	486,000	993.35
437,000	865.70	447,000	891.75	457,000	917.85	467,000	943.90	477,000	969.95	487,000	996.00
438,000	868.40	448,000	894.40	458,000	920.45	468,000	946.50	478,000	972.65	488,000	998.65
439,000	870.90	449,000	897.05	459,000	923.10	469,000	949.15	479,000	975.15	489,000	1,001.20
<b>490,000</b>	<b>1,003.85</b>	<b>500,000</b>	<b>1,029.85</b>	<b>510,000</b>	<b>1,055.95</b>	<b>520,000</b>	<b>1,082.00</b>	<b>530,000</b>	<b>1,108.10</b>	<b>540,000</b>	<b>1,134.10</b>
491,000	1,006.45	501,000	1,032.50	511,000	1,058.55	521,000	1,084.65	531,000	1,110.65	541,000	1,136.70
492,000	1,009.05	502,000	1,035.10	512,000	1,061.15	522,000	1,087.20	532,000	1,113.25	542,000	1,139.35
493,000	1,011.70	503,000	1,037.80	513,000	1,063.80	523,000	1,089.85	533,000	1,115.90	543,000	1,141.95
494,000	1,014.25	504,000	1,040.35	514,000	1,066.40	524,000	1,092.50	534,000	1,118.50	544,000	1,144.55
495,000	1,016.90	505,000	1,042.95	515,000	1,069.00	525,000	1,095.05	535,000	1,121.15	545,000	1,147.20
496,000	1,019.50	506,000	1,045.60	516,000	1,071.60	526,000	1,097.65	536,000	1,123.70	546,000	1,149.70
497,000	1,022.00	507,000	1,048.05	517,000	1,074.20	527,000	1,100.30	537,000	1,126.30	547,000	1,152.35
498,000	1,024.70	508,000	1,050.75	518,000	1,076.80	528,000	1,102.85	538,000	1,129.00	548,000	1,155.05
499,000	1,027.30	509,000	1,053.40	519,000	1,079.40	529,000	1,105.45	539,000	1,131.50	549,000	1,157.55
<b>550,000</b>	<b>1,160.15</b>	<b>560,000</b>	<b>1,186.25</b>	<b>570,000</b>	<b>1,212.30</b>	<b>580,000</b>	<b>1,238.30</b>	<b>590,000</b>	<b>1,264.45</b>	<b>600,000</b>	<b>1,290.50</b>
551,000	1,162.80	561,000	1,188.85	571,000	1,214.85	581,000	1,240.95	591,000	1,267.00	601,000	1,293.00
552,000	1,165.35	562,000	1,191.40	572,000	1,217.50	582,000	1,243.55	592,000	1,269.60	602,000	1,295.65
553,000	1,168.05	563,000	1,194.10	573,000	1,220.15	583,000	1,246.15	593,000	1,272.20	603,000	1,298.35
554,000	1,170.60	564,000	1,196.70	574,000	1,222.75	584,000	1,248.80	594,000	1,274.85	604,000	1,300.90
555,000	1,173.25	565,000	1,199.25	575,000	1,225.30	585,000	1,251.45	595,000	1,277.45	605,000	1,303.50
556,000	1,175.85	566,000	1,201.90	576,000	1,227.95	586,000	1,253.95	596,000	1,280.00	606,000	1,306.10
557,000	1,178.40	567,000	1,204.50	577,000	1,230.55	587,000	1,256.60	597,000	1,282.65	607,000	1,308.70
558,000	1,181.10	568,000	1,207.10	578,000	1,233.20	588,000	1,259.25	598,000	1,285.35	608,000	1,311.35
559,000	1,183.70	569,000	1,209.75	579,000	1,235.80	589,000	1,261.80	599,000	1,287.90	609,000	1,313.95
<b>610,000</b>	<b>1,316.60</b>	<b>620,000</b>	<b>1,342.60</b>	<b>630,000</b>	<b>1,368.65</b>	<b>640,000</b>	<b>1,394.70</b>	<b>650,000</b>	<b>1,420.80</b>	<b>660,000</b>	<b>1,446.85</b>
611,000	1,319.15	621,000	1,345.20	631,000	1,371.30	641,000	1,397.30	651,000	1,423.35	661,000	1,449.40
612,000	1,321.70	622,000	1,347.80	632,000	1,373.85	642,000	1,399.95	652,000	1,426.00	662,000	1,452.05
613,000	1,324.40	623,000	1,350.40	633,000	1,376.50	643,000	1,402.55	653,000	1,428.70	663,000	1,454.70
614,000	1,326.90	624,000	1,353.05	634,000	1,379.10	644,000	1,405.10	654,000	1,431.20	664,000	1,457.25
615,000	1,329.55	625,000	1,355.60	635,000	1,381.65	645,000	1,407.75	655,000	1,433.80	665,000	1,459.85
616,000	1,332.20	626,000	1,358.20	636,000	1,384.25	646,000	1,410.30	656,000	1,436.40	666,000	1,462.45
617,000	1,334.75	627,000	1,360.80	637,000	1,386.90	647,000	1,412.90	657,000	1,438.95	667,000	1,465.05
618,000	1,337.40	628,000	1,363.50	638,000	1,389.50	648,000	1,415.55	658,000	1,441.65	668,000	1,467.70
619,000	1,340.05	629,000	1,366.05	639,000	1,392.10	649,000	1,418.20	659,000	1,444.25	669,000	1,470.25
<b>670,000</b>	<b>1,472.90</b>	<b>680,000</b>	<b>1,498.95</b>	<b>690,000</b>	<b>1,524.95</b>	<b>700,000</b>	<b>1,551.05</b>	<b>710,000</b>	<b>1,577.10</b>	<b>720,000</b>	<b>1,603.20</b>
671,000	1,475.50	681,000	1,501.55	691,000	1,527.60	701,000	1,553.65	711,000	1,579.70	721,000	1,605.70
672,000	1,478.05	682,000	1,504.10	692,000	1,530.25	702,000	1,556.30	712,000	1,582.30	722,000	1,608.35
673,000	1,480.75	683,000	1,506.80	693,000	1,532.80	703,000	1,558.85	713,000	1,585.00	723,000	1,611.05
674,000	1,483.35	684,000	1,509.40	694,000	1,535.45	704,000	1,561.50	714,000	1,587.55	724,000	1,613.60
675,000	1,485.90	685,000	1,512.00	695,000	1,538.05	705,000	1,564.15	715,000	1,590.15	725,000	1,616.20
676,000	1,488.50	686,000	1,514.55	696,000	1,540.60	706,000	1,566.70	716,000	1,592.75	726,000	1,618.85
677,000	1,491.10	687,000	1,517.10	697,000	1,543.20	707,000	1,569.25	717,000	1,595.40	727,000	1,621.40
678,000	1,493.70	688,000	1,519.80	698,000	1,545.85	708,000	1,571.90	718,000	1,597.95	728,000	1,624.05
679,000	1,496.35	689,000	1,522.40	699,000	1,548.50	709,000	1,574.50	719,000	1,600.55	729,000	1,626.60

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>730,000</b>	<b>1,629.20</b>	<b>740,000</b>	<b>1,655.25</b>	<b>750,000</b>	<b>1,681.30</b>	<b>760,000</b>	<b>1,707.45</b>	<b>770,000</b>	<b>1,733.50</b>	<b>780,000</b>	<b>1,759.55</b>
731,000	1,631.85	741,000	1,657.90	751,000	1,683.95	761,000	1,709.95	771,000	1,736.00	781,000	1,762.10
732,000	1,634.40	742,000	1,660.45	752,000	1,686.55	762,000	1,712.60	772,000	1,738.65	782,000	1,764.65
733,000	1,637.05	743,000	1,663.10	753,000	1,689.15	763,000	1,715.25	773,000	1,741.30	783,000	1,767.35
734,000	1,639.65	744,000	1,665.75	754,000	1,691.80	764,000	1,717.80	774,000	1,743.90	784,000	1,769.95
735,000	1,642.25	745,000	1,668.30	755,000	1,694.35	765,000	1,720.45	775,000	1,746.50	785,000	1,772.50
736,000	1,644.85	746,000	1,670.90	756,000	1,697.00	766,000	1,723.05	776,000	1,749.05	786,000	1,775.15
737,000	1,647.45	747,000	1,673.50	757,000	1,699.60	767,000	1,725.65	777,000	1,751.70	787,000	1,777.75
738,000	1,650.15	748,000	1,676.20	758,000	1,702.20	768,000	1,728.25	778,000	1,754.35	788,000	1,780.40
739,000	1,652.65	749,000	1,678.80	759,000	1,704.85	769,000	1,730.90	779,000	1,756.90	789,000	1,782.95
<b>790,000</b>	<b>1,785.60</b>	<b>800,000</b>	<b>1,811.65</b>	<b>810,000</b>	<b>1,837.65</b>	<b>820,000</b>	<b>1,863.80</b>	<b>830,000</b>	<b>1,889.85</b>	<b>840,000</b>	<b>1,915.85</b>
791,000	1,788.20	801,000	1,814.25	811,000	1,840.30	821,000	1,866.35	831,000	1,892.40	841,000	1,918.45
792,000	1,790.70	802,000	1,816.80	812,000	1,842.95	822,000	1,868.95	832,000	1,895.00	842,000	1,921.05
793,000	1,793.40	803,000	1,819.45	813,000	1,845.50	823,000	1,871.60	833,000	1,897.70	843,000	1,923.75
794,000	1,796.05	804,000	1,822.05	814,000	1,848.10	824,000	1,874.20	834,000	1,900.20	844,000	1,926.30
795,000	1,798.60	805,000	1,824.65	815,000	1,850.70	825,000	1,876.75	835,000	1,902.80	845,000	1,928.90
796,000	1,801.20	806,000	1,827.30	816,000	1,853.30	826,000	1,879.35	836,000	1,905.40	846,000	1,931.50
797,000	1,803.80	807,000	1,829.85	817,000	1,855.90	827,000	1,882.00	837,000	1,908.00	847,000	1,934.05
798,000	1,806.45	808,000	1,832.50	818,000	1,858.55	828,000	1,884.55	838,000	1,910.70	848,000	1,936.75
799,000	1,809.10	809,000	1,835.15	819,000	1,861.15	829,000	1,887.20	839,000	1,913.25	849,000	1,939.35
<b>850,000</b>	<b>1,941.90</b>	<b>860,000</b>	<b>1,967.95</b>	<b>870,000</b>	<b>1,994.05</b>	<b>880,000</b>	<b>2,020.10</b>	<b>890,000</b>	<b>2,046.15</b>	<b>900,000</b>	<b>2,072.20</b>
851,000	1,944.55	861,000	1,970.60	871,000	1,996.60	881,000	2,022.70	891,000	2,048.75	901,000	2,074.85
852,000	1,947.15	862,000	1,973.15	872,000	1,999.25	882,000	2,025.30	892,000	2,051.35	902,000	2,077.40
853,000	1,949.75	863,000	1,975.85	873,000	2,001.90	883,000	2,027.90	893,000	2,054.00	903,000	2,080.05
854,000	1,952.40	864,000	1,978.45	874,000	2,004.50	884,000	2,030.55	894,000	2,056.60	904,000	2,082.65
855,000	1,955.00	865,000	1,981.00	875,000	2,007.05	885,000	2,033.15	895,000	2,059.25	905,000	2,085.25
856,000	1,957.55	866,000	1,983.60	876,000	2,009.70	886,000	2,035.70	896,000	2,061.75	906,000	2,087.90
857,000	1,960.10	867,000	1,986.20	877,000	2,012.25	887,000	2,038.30	897,000	2,064.40	907,000	2,090.45
858,000	1,962.80	868,000	1,988.80	878,000	2,014.85	888,000	2,041.00	898,000	2,067.05	908,000	2,093.05
859,000	1,965.40	869,000	1,991.45	879,000	2,017.50	889,000	2,043.50	899,000	2,069.55	909,000	2,095.65
<b>910,000</b>	<b>2,098.25</b>	<b>920,000</b>	<b>2,124.30</b>	<b>930,000</b>	<b>2,150.35</b>	<b>940,000</b>	<b>2,176.45</b>	<b>950,000</b>	<b>2,202.55</b>	<b>960,000</b>	<b>2,228.55</b>
911,000	2,100.85	921,000	2,126.90	931,000	2,153.00	941,000	2,179.05	951,000	2,205.05	961,000	2,231.15
912,000	2,103.45	922,000	2,129.50	932,000	2,155.55	942,000	2,181.60	952,000	2,207.70	962,000	2,233.75
913,000	2,106.15	923,000	2,132.15	933,000	2,158.20	943,000	2,184.25	953,000	2,210.35	963,000	2,236.40
914,000	2,108.70	924,000	2,134.75	934,000	2,160.85	944,000	2,186.90	954,000	2,212.90	964,000	2,238.95
915,000	2,111.30	925,000	2,137.35	935,000	2,163.35	945,000	2,189.50	955,000	2,215.55	965,000	2,241.60
916,000	2,113.95	926,000	2,139.95	936,000	2,166.00	946,000	2,192.05	956,000	2,218.15	966,000	2,244.20
917,000	2,116.45	927,000	2,142.60	937,000	2,168.65	947,000	2,194.70	957,000	2,220.70	967,000	2,246.75
918,000	2,119.15	928,000	2,145.20	938,000	2,171.30	948,000	2,197.35	958,000	2,223.40	968,000	2,249.45
919,000	2,121.75	929,000	2,147.75	939,000	2,173.85	949,000	2,199.90	959,000	2,226.00	969,000	2,252.00
<b>970,000</b>	<b>2,254.65</b>	<b>980,000</b>	<b>2,280.70</b>	<b>990,000</b>	<b>2,306.75</b>	<b>1,000,000</b>	<b>2,332.80</b>	<b>1,010,000</b>	<b>2,358.85</b>	<b>1,020,000</b>	<b>2,384.95</b>
971,000	2,257.25	981,000	2,283.25	991,000	2,309.35	1,001,000	2,335.40	1,011,000	2,361.45	1,021,000	2,387.50
972,000	2,259.75	982,000	2,285.80	992,000	2,311.95	1,002,000	2,338.05	1,012,000	2,364.05	1,022,000	2,390.10
973,000	2,262.45	983,000	2,288.50	993,000	2,314.55	1,003,000	2,340.55	1,013,000	2,366.75	1,023,000	2,392.80
974,000	2,265.05	984,000	2,291.15	994,000	2,317.15	1,004,000	2,343.20	1,014,000	2,369.25	1,024,000	2,395.25
975,000	2,267.60	985,000	2,293.65	995,000	2,319.80	1,005,000	2,345.85	1,015,000	2,371.85	1,025,000	2,397.90
976,000	2,270.25	986,000	2,296.30	996,000	2,322.35	1,006,000	2,348.35	1,016,000	2,374.45	1,026,000	2,400.55
977,000	2,272.85	987,000	2,298.95	997,000	2,324.95	1,007,000	2,351.00	1,017,000	2,377.05	1,027,000	2,403.10
978,000	2,275.45	988,000	2,301.55	998,000	2,327.60	1,008,000	2,353.70	1,018,000	2,379.70	1,028,000	2,405.75
979,000	2,278.10	989,000	2,304.15	999,000	2,330.20	1,009,000	2,356.25	1,019,000	2,382.30	1,029,000	2,408.35



Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,030,000</b>	<b>2,410.95</b>	<b>1,040,000</b>	<b>2,437.00</b>	<b>1,050,000</b>	<b>2,463.05</b>	<b>1,060,000</b>	<b>2,489.15</b>	<b>1,070,000</b>	<b>2,515.20</b>	<b>1,080,000</b>	<b>2,541.25</b>
1,031,000	2,413.55	1,041,000	2,439.65	1,051,000	2,465.70	1,061,000	2,491.70	1,071,000	2,517.75	1,081,000	2,543.85
1,032,000	2,416.15	1,042,000	2,442.20	1,052,000	2,468.30	1,062,000	2,494.35	1,072,000	2,520.40	1,082,000	2,546.40
1,033,000	2,418.85	1,043,000	2,444.85	1,053,000	2,470.90	1,063,000	2,496.95	1,073,000	2,523.05	1,083,000	2,549.10
1,034,000	2,421.45	1,044,000	2,447.50	1,054,000	2,473.55	1,064,000	2,499.55	1,074,000	2,525.60	1,084,000	2,551.70
1,035,000	2,423.95	1,045,000	2,450.10	1,055,000	2,476.15	1,065,000	2,502.20	1,075,000	2,528.25	1,085,000	2,554.30
1,036,000	2,426.60	1,046,000	2,452.60	1,056,000	2,478.65	1,066,000	2,504.80	1,076,000	2,530.80	1,086,000	2,556.90
1,037,000	2,429.15	1,047,000	2,455.25	1,057,000	2,481.30	1,067,000	2,507.30	1,077,000	2,533.40	1,087,000	2,559.50
1,038,000	2,431.85	1,048,000	2,457.90	1,058,000	2,483.90	1,068,000	2,510.00	1,078,000	2,536.05	1,088,000	2,562.10
1,039,000	2,434.45	1,049,000	2,460.45	1,059,000	2,486.55	1,069,000	2,512.60	1,079,000	2,538.60	1,089,000	2,564.70
<b>1,090,000</b>	<b>2,567.30</b>	<b>1,100,000</b>	<b>2,593.35</b>	<b>1,110,000</b>	<b>2,619.35</b>	<b>1,120,000</b>	<b>2,645.50</b>	<b>1,130,000</b>	<b>2,671.55</b>	<b>1,140,000</b>	<b>2,697.65</b>
1,091,000	2,569.95	1,101,000	2,595.95	1,111,000	2,622.00	1,121,000	2,648.05	1,131,000	2,674.05	1,141,000	2,700.20
1,092,000	2,572.45	1,102,000	2,598.60	1,112,000	2,624.65	1,122,000	2,650.65	1,132,000	2,676.70	1,142,000	2,702.75
1,093,000	2,575.15	1,103,000	2,601.20	1,113,000	2,627.20	1,123,000	2,653.35	1,133,000	2,679.40	1,143,000	2,705.45
1,094,000	2,577.80	1,104,000	2,603.80	1,114,000	2,629.85	1,124,000	2,655.90	1,134,000	2,682.00	1,144,000	2,708.00
1,095,000	2,580.35	1,105,000	2,606.40	1,115,000	2,632.50	1,125,000	2,658.50	1,135,000	2,684.55	1,145,000	2,710.60
1,096,000	2,582.95	1,106,000	2,609.00	1,116,000	2,635.05	1,126,000	2,661.10	1,136,000	2,687.20	1,146,000	2,713.25
1,097,000	2,585.55	1,107,000	2,611.60	1,117,000	2,637.65	1,127,000	2,663.75	1,137,000	2,689.80	1,147,000	2,715.80
1,098,000	2,588.20	1,108,000	2,614.25	1,118,000	2,640.30	1,128,000	2,666.40	1,138,000	2,692.40	1,148,000	2,718.50
1,099,000	2,590.75	1,109,000	2,616.85	1,119,000	2,642.90	1,129,000	2,668.95	1,139,000	2,695.00	1,149,000	2,721.10
<b>1,150,000</b>	<b>2,723.65</b>	<b>1,160,000</b>	<b>2,749.70</b>	<b>1,170,000</b>	<b>2,775.75</b>	<b>1,180,000</b>	<b>2,801.90</b>	<b>1,190,000</b>	<b>2,827.90</b>	<b>1,200,000</b>	<b>2,853.95</b>
1,151,000	2,726.25	1,161,000	2,752.35	1,171,000	2,778.35	1,181,000	2,804.40	1,191,000	2,830.50	1,201,000	2,856.60
1,152,000	2,728.85	1,162,000	2,754.90	1,172,000	2,780.95	1,182,000	2,807.05	1,192,000	2,833.10	1,202,000	2,859.15
1,153,000	2,731.45	1,163,000	2,757.50	1,173,000	2,783.60	1,183,000	2,809.75	1,193,000	2,835.75	1,203,000	2,861.80
1,154,000	2,734.10	1,164,000	2,760.15	1,174,000	2,786.15	1,184,000	2,812.25	1,194,000	2,838.30	1,204,000	2,864.35
1,155,000	2,736.70	1,165,000	2,762.70	1,175,000	2,788.80	1,185,000	2,814.85	1,195,000	2,840.90	1,205,000	2,866.95
1,156,000	2,739.25	1,166,000	2,765.35	1,176,000	2,791.40	1,186,000	2,817.45	1,196,000	2,843.50	1,206,000	2,869.55
1,157,000	2,741.85	1,167,000	2,767.95	1,177,000	2,794.00	1,187,000	2,820.05	1,197,000	2,846.10	1,207,000	2,872.15
1,158,000	2,744.55	1,168,000	2,770.55	1,178,000	2,796.60	1,188,000	2,822.70	1,198,000	2,848.80	1,208,000	2,874.80
1,159,000	2,747.15	1,169,000	2,773.20	1,179,000	2,799.25	1,189,000	2,825.30	1,199,000	2,851.30	1,209,000	2,877.45
<b>1,210,000</b>	<b>2,880.00</b>	<b>1,220,000</b>	<b>2,906.00</b>	<b>1,230,000</b>	<b>2,932.15</b>	<b>1,240,000</b>	<b>2,958.20</b>	<b>1,250,000</b>	<b>2,984.25</b>	<b>1,260,000</b>	<b>3,010.25</b>
1,211,000	2,882.60	1,221,000	2,908.65	1,231,000	2,934.70	1,241,000	2,960.80	1,251,000	2,986.80	1,261,000	3,012.90
1,212,000	2,885.20	1,222,000	2,911.30	1,232,000	2,937.35	1,242,000	2,963.35	1,252,000	2,989.40	1,262,000	3,015.50
1,213,000	2,887.85	1,223,000	2,913.90	1,233,000	2,939.95	1,243,000	2,966.05	1,253,000	2,992.10	1,263,000	3,018.10
1,214,000	2,890.45	1,224,000	2,916.50	1,234,000	2,942.60	1,244,000	2,968.65	1,254,000	2,994.65	1,264,000	3,020.70
1,215,000	2,893.00	1,225,000	2,919.05	1,235,000	2,945.20	1,245,000	2,971.20	1,255,000	2,997.30	1,265,000	3,023.35
1,216,000	2,895.65	1,226,000	2,921.65	1,236,000	2,947.70	1,246,000	2,973.75	1,256,000	2,999.90	1,266,000	3,025.95
1,217,000	2,898.15	1,227,000	2,924.25	1,237,000	2,950.35	1,247,000	2,976.40	1,257,000	3,002.40	1,267,000	3,028.45
1,218,000	2,900.85	1,228,000	2,926.90	1,238,000	2,952.95	1,248,000	2,979.05	1,258,000	3,005.10	1,268,000	3,031.15
1,219,000	2,903.50	1,229,000	2,929.55	1,239,000	2,955.55	1,249,000	2,981.60	1,259,000	3,007.70	1,269,000	3,033.75
<b>1,270,000</b>	<b>3,036.30</b>	<b>1,280,000</b>	<b>3,062.40</b>	<b>1,290,000</b>	<b>3,088.50</b>	<b>1,300,000</b>	<b>3,114.50</b>	<b>1,310,000</b>	<b>3,140.55</b>	<b>1,320,000</b>	<b>3,166.65</b>
1,271,000	3,038.95	1,281,000	3,065.00	1,291,000	3,091.05	1,301,000	3,117.10	1,311,000	3,143.15	1,321,000	3,169.20
1,272,000	3,041.50	1,282,000	3,067.60	1,292,000	3,093.65	1,302,000	3,119.70	1,312,000	3,145.75	1,322,000	3,171.80
1,273,000	3,044.20	1,283,000	3,070.25	1,293,000	3,096.30	1,303,000	3,122.35	1,313,000	3,148.40	1,323,000	3,174.50
1,274,000	3,046.80	1,284,000	3,072.90	1,294,000	3,098.90	1,304,000	3,124.95	1,314,000	3,151.00	1,324,000	3,177.10
1,275,000	3,049.35	1,285,000	3,075.40	1,295,000	3,101.50	1,305,000	3,127.60	1,315,000	3,153.60	1,325,000	3,179.65
1,276,000	3,052.00	1,286,000	3,078.05	1,296,000	3,104.10	1,306,000	3,130.10	1,316,000	3,156.25	1,326,000	3,182.30
1,277,000	3,054.55	1,287,000	3,080.70	1,297,000	3,106.70	1,307,000	3,132.75	1,317,000	3,158.80	1,327,000	3,184.85
1,278,000	3,057.25	1,288,000	3,083.25	1,298,000	3,109.35	1,308,000	3,135.45	1,318,000	3,161.45	1,328,000	3,187.50
1,279,000	3,059.80	1,289,000	3,085.85	1,299,000	3,111.95	1,309,000	3,138.00	1,319,000	3,164.05	1,329,000	3,190.15

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,330,000</b>	<b>3,192.75</b>	<b>1,340,000</b>	<b>3,218.75</b>	<b>1,350,000</b>	<b>3,244.85</b>	<b>1,360,000</b>	<b>3,270.90</b>	<b>1,370,000</b>	<b>3,296.90</b>	<b>1,380,000</b>	<b>3,323.00</b>
1,331,000	3,195.25	1,341,000	3,221.40	1,351,000	3,247.45	1,361,000	3,273.45	1,371,000	3,299.50	1,381,000	3,325.60
1,332,000	3,197.85	1,342,000	3,223.95	1,352,000	3,249.95	1,362,000	3,276.10	1,372,000	3,302.15	1,382,000	3,328.20
1,333,000	3,200.55	1,343,000	3,226.55	1,353,000	3,252.60	1,363,000	3,278.70	1,373,000	3,304.85	1,383,000	3,330.85
1,334,000	3,203.10	1,344,000	3,229.20	1,354,000	3,255.25	1,364,000	3,281.25	1,374,000	3,307.30	1,384,000	3,333.40
1,335,000	3,205.70	1,345,000	3,231.75	1,355,000	3,257.85	1,365,000	3,283.90	1,375,000	3,309.95	1,385,000	3,336.00
1,336,000	3,208.35	1,346,000	3,234.35	1,356,000	3,260.40	1,366,000	3,286.50	1,376,000	3,312.60	1,386,000	3,338.60
1,337,000	3,210.95	1,347,000	3,237.00	1,357,000	3,263.05	1,367,000	3,289.05	1,377,000	3,315.10	1,387,000	3,341.20
1,338,000	3,213.55	1,348,000	3,239.65	1,358,000	3,265.65	1,368,000	3,291.75	1,378,000	3,317.80	1,388,000	3,343.85
1,339,000	3,216.20	1,349,000	3,242.20	1,359,000	3,268.25	1,369,000	3,294.35	1,379,000	3,320.40	1,389,000	3,346.45
<b>1,390,000</b>	<b>3,349.05</b>	<b>1,400,000</b>	<b>3,375.10</b>	<b>1,410,000</b>	<b>3,401.15</b>	<b>1,420,000</b>	<b>3,427.20</b>	<b>1,430,000</b>	<b>3,453.30</b>	<b>1,440,000</b>	<b>3,479.35</b>
1,391,000	3,351.70	1,401,000	3,377.70	1,411,000	3,403.75	1,421,000	3,429.80	1,431,000	3,455.90	1,441,000	3,481.90
1,392,000	3,354.20	1,402,000	3,380.30	1,412,000	3,406.40	1,422,000	3,432.45	1,432,000	3,458.45	1,442,000	3,484.50
1,393,000	3,356.90	1,403,000	3,382.95	1,413,000	3,408.95	1,423,000	3,435.10	1,433,000	3,461.15	1,443,000	3,487.20
1,394,000	3,359.55	1,404,000	3,385.55	1,414,000	3,411.60	1,424,000	3,437.65	1,434,000	3,463.70	1,444,000	3,489.80
1,395,000	3,362.00	1,405,000	3,388.10	1,415,000	3,414.25	1,425,000	3,440.30	1,435,000	3,466.30	1,445,000	3,492.35
1,396,000	3,364.65	1,406,000	3,390.70	1,416,000	3,416.70	1,426,000	3,442.80	1,436,000	3,468.95	1,446,000	3,495.00
1,397,000	3,367.30	1,407,000	3,393.30	1,417,000	3,419.35	1,427,000	3,445.40	1,437,000	3,471.50	1,447,000	3,497.50
1,398,000	3,369.90	1,408,000	3,395.95	1,418,000	3,422.05	1,428,000	3,448.10	1,438,000	3,474.10	1,448,000	3,500.20
1,399,000	3,372.50	1,409,000	3,398.55	1,419,000	3,424.65	1,429,000	3,450.65	1,439,000	3,476.70	1,449,000	3,502.80
<b>1,450,000</b>	<b>3,505.35</b>	<b>1,460,000</b>	<b>3,531.40</b>	<b>1,470,000</b>	<b>3,557.50</b>	<b>1,480,000</b>	<b>3,583.60</b>	<b>1,490,000</b>	<b>3,609.60</b>	<b>1,500,000</b>	<b>3,635.65</b>
1,451,000	3,508.00	1,461,000	3,534.05	1,471,000	3,560.10	1,481,000	3,586.10	1,491,000	3,612.20	1,501,000	3,638.30
1,452,000	3,510.55	1,462,000	3,536.65	1,472,000	3,562.70	1,482,000	3,588.75	1,492,000	3,614.80	1,502,000	3,640.80
1,453,000	3,513.20	1,463,000	3,539.25	1,473,000	3,565.35	1,483,000	3,591.45	1,493,000	3,617.45	1,503,000	3,643.50
1,454,000	3,515.85	1,464,000	3,541.90	1,474,000	3,567.95	1,484,000	3,593.95	1,494,000	3,620.05	1,504,000	3,646.15
1,455,000	3,518.45	1,465,000	3,544.55	1,475,000	3,570.55	1,485,000	3,596.60	1,495,000	3,622.65	1,505,000	3,648.70
1,456,000	3,521.00	1,466,000	3,547.05	1,476,000	3,573.15	1,486,000	3,599.20	1,496,000	3,625.25	1,506,000	3,651.30
1,457,000	3,523.65	1,467,000	3,549.70	1,477,000	3,575.75	1,487,000	3,601.80	1,497,000	3,627.85	1,507,000	3,653.90
1,458,000	3,526.25	1,468,000	3,552.35	1,478,000	3,578.40	1,488,000	3,604.45	1,498,000	3,630.55	1,508,000	3,656.55
1,459,000	3,528.80	1,469,000	3,554.90	1,479,000	3,580.95	1,489,000	3,607.05	1,499,000	3,633.05	1,509,000	3,659.15
<b>1,510,000</b>	<b>3,661.75</b>	<b>1,520,000</b>	<b>3,687.80</b>	<b>1,530,000</b>	<b>3,713.90</b>	<b>1,540,000</b>	<b>3,739.95</b>	<b>1,550,000</b>	<b>3,766.00</b>	<b>1,560,000</b>	<b>3,792.00</b>
1,511,000	3,664.30	1,521,000	3,690.35	1,531,000	3,716.45	1,541,000	3,742.50	1,551,000	3,768.60	1,561,000	3,794.65
1,512,000	3,666.90	1,522,000	3,693.00	1,532,000	3,719.05	1,542,000	3,745.05	1,552,000	3,771.15	1,562,000	3,797.25
1,513,000	3,669.55	1,523,000	3,695.60	1,533,000	3,721.65	1,543,000	3,747.75	1,553,000	3,773.80	1,563,000	3,799.90
1,514,000	3,672.20	1,524,000	3,698.20	1,534,000	3,724.25	1,544,000	3,750.35	1,554,000	3,776.35	1,564,000	3,802.45
1,515,000	3,674.75	1,525,000	3,700.85	1,535,000	3,726.90	1,545,000	3,752.90	1,555,000	3,779.00	1,565,000	3,805.05
1,516,000	3,677.35	1,526,000	3,703.45	1,536,000	3,729.45	1,546,000	3,755.50	1,556,000	3,781.60	1,566,000	3,807.65
1,517,000	3,680.00	1,527,000	3,706.00	1,537,000	3,732.10	1,547,000	3,758.15	1,557,000	3,784.15	1,567,000	3,810.20
1,518,000	3,682.60	1,528,000	3,708.65	1,538,000	3,734.75	1,548,000	3,760.75	1,558,000	3,786.85	1,568,000	3,812.90
1,519,000	3,685.25	1,529,000	3,711.30	1,539,000	3,737.30	1,549,000	3,763.35	1,559,000	3,789.45	1,569,000	3,815.55
<b>1,570,000</b>	<b>3,818.05</b>	<b>1,580,000</b>	<b>3,844.10</b>	<b>1,590,000</b>	<b>3,870.25</b>	<b>1,600,000</b>	<b>3,896.25</b>	<b>1,610,000</b>	<b>3,922.30</b>	<b>1,620,000</b>	<b>3,948.35</b>
1,571,000	3,820.70	1,581,000	3,846.75	1,591,000	3,872.75	1,601,000	3,898.85	1,611,000	3,924.95	1,621,000	3,951.00
1,572,000	3,823.35	1,582,000	3,849.35	1,592,000	3,875.40	1,602,000	3,901.45	1,612,000	3,927.50	1,622,000	3,953.55
1,573,000	3,825.90	1,583,000	3,852.00	1,593,000	3,878.05	1,603,000	3,904.10	1,613,000	3,930.15	1,623,000	3,956.20
1,574,000	3,828.50	1,584,000	3,854.60	1,594,000	3,880.65	1,604,000	3,906.70	1,614,000	3,932.75	1,624,000	3,958.85
1,575,000	3,831.10	1,585,000	3,857.15	1,595,000	3,883.20	1,605,000	3,909.30	1,615,000	3,935.40	1,625,000	3,961.40
1,576,000	3,833.70	1,586,000	3,859.75	1,596,000	3,885.80	1,606,000	3,911.80	1,616,000	3,937.90	1,626,000	3,964.05
1,577,000	3,836.30	1,587,000	3,862.40	1,597,000	3,888.40	1,607,000	3,914.45	1,617,000	3,940.50	1,627,000	3,966.55
1,578,000	3,838.95	1,588,000	3,864.95	1,598,000	3,891.05	1,608,000	3,917.15	1,618,000	3,943.20	1,628,000	3,969.20
1,579,000	3,841.55	1,589,000	3,867.60	1,599,000	3,893.65	1,609,000	3,919.65	1,619,000	3,945.80	1,629,000	3,971.85



Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,630,000</b>	<b>3,974.40</b>	<b>1,640,000</b>	<b>4,000.45</b>	<b>1,650,000</b>	<b>4,026.55</b>	<b>1,660,000</b>	<b>4,052.60</b>	<b>1,670,000</b>	<b>4,078.65</b>	<b>1,680,000</b>	<b>4,104.65</b>
1,631,000	3,977.00	1,641,000	4,003.05	1,651,000	4,029.15	1,661,000	4,055.15	1,671,000	4,081.25	1,681,000	4,107.30
1,632,000	3,979.65	1,642,000	4,005.70	1,652,000	4,031.70	1,662,000	4,057.75	1,672,000	4,083.85	1,682,000	4,109.90
1,633,000	3,982.30	1,643,000	4,008.30	1,653,000	4,034.40	1,663,000	4,060.45	1,673,000	4,086.50	1,683,000	4,112.55
1,634,000	3,984.85	1,644,000	4,010.95	1,654,000	4,037.00	1,664,000	4,063.05	1,674,000	4,089.05	1,684,000	4,115.15
1,635,000	3,987.45	1,645,000	4,013.55	1,655,000	4,039.55	1,665,000	4,065.65	1,675,000	4,091.70	1,685,000	4,117.75
1,636,000	3,990.10	1,646,000	4,016.10	1,656,000	4,042.15	1,666,000	4,068.25	1,676,000	4,094.35	1,686,000	4,120.35
1,637,000	3,992.65	1,647,000	4,018.75	1,657,000	4,044.80	1,667,000	4,070.85	1,677,000	4,096.85	1,687,000	4,122.90
1,638,000	3,995.25	1,648,000	4,021.30	1,658,000	4,047.50	1,668,000	4,073.50	1,678,000	4,099.55	1,688,000	4,125.60
1,639,000	3,997.90	1,649,000	4,023.90	1,659,000	4,049.95	1,669,000	4,076.05	1,679,000	4,102.20	1,689,000	4,128.20
<b>1,690,000</b>	<b>4,130.75</b>	<b>1,700,000</b>	<b>4,156.90</b>	<b>1,710,000</b>	<b>4,182.95</b>	<b>1,720,000</b>	<b>4,208.95</b>	<b>1,730,000</b>	<b>4,235.00</b>	<b>1,740,000</b>	<b>4,261.10</b>
1,691,000	4,133.35	1,701,000	4,159.40	1,711,000	4,185.45	1,721,000	4,211.55	1,731,000	4,237.65	1,741,000	4,263.65
1,692,000	4,135.95	1,702,000	4,162.00	1,712,000	4,188.05	1,722,000	4,214.15	1,732,000	4,240.15	1,742,000	4,266.25
1,693,000	4,138.60	1,703,000	4,164.65	1,713,000	4,190.75	1,723,000	4,216.75	1,733,000	4,242.85	1,743,000	4,268.95
1,694,000	4,141.25	1,704,000	4,167.25	1,714,000	4,193.30	1,724,000	4,219.35	1,734,000	4,245.40	1,744,000	4,271.50
1,695,000	4,143.75	1,705,000	4,169.85	1,715,000	4,195.95	1,725,000	4,222.00	1,735,000	4,248.00	1,745,000	4,274.05
1,696,000	4,146.40	1,706,000	4,172.45	1,716,000	4,198.50	1,726,000	4,224.60	1,736,000	4,250.65	1,746,000	4,276.70
1,697,000	4,149.05	1,707,000	4,175.05	1,717,000	4,201.10	1,727,000	4,227.15	1,737,000	4,253.20	1,747,000	4,279.25
1,698,000	4,151.60	1,708,000	4,177.70	1,718,000	4,203.80	1,728,000	4,229.85	1,738,000	4,255.85	1,748,000	4,281.90
1,699,000	4,154.25	1,709,000	4,180.30	1,719,000	4,206.40	1,729,000	4,232.40	1,739,000	4,258.50	1,749,000	4,284.55
<b>1,750,000</b>	<b>4,287.10</b>	<b>1,760,000</b>	<b>4,313.20</b>	<b>1,770,000</b>	<b>4,339.25</b>	<b>1,780,000</b>	<b>4,365.30</b>	<b>1,790,000</b>	<b>4,391.35</b>	<b>1,800,000</b>	<b>4,417.40</b>
1,751,000	4,289.75	1,761,000	4,315.80	1,771,000	4,341.85	1,781,000	4,367.85	1,791,000	4,393.95	1,801,000	4,420.05
1,752,000	4,292.35	1,762,000	4,318.40	1,772,000	4,344.45	1,782,000	4,370.50	1,792,000	4,396.55	1,802,000	4,422.55
1,753,000	4,294.95	1,763,000	4,321.00	1,773,000	4,347.10	1,783,000	4,373.20	1,793,000	4,399.20	1,803,000	4,425.25
1,754,000	4,297.55	1,764,000	4,323.65	1,774,000	4,349.70	1,784,000	4,375.70	1,794,000	4,401.80	1,804,000	4,427.90
1,755,000	4,300.10	1,765,000	4,326.25	1,775,000	4,352.25	1,785,000	4,378.35	1,795,000	4,404.40	1,805,000	4,430.40
1,756,000	4,302.70	1,766,000	4,328.75	1,776,000	4,354.85	1,786,000	4,380.95	1,796,000	4,406.95	1,806,000	4,433.05
1,757,000	4,305.35	1,767,000	4,331.40	1,777,000	4,357.45	1,787,000	4,383.45	1,797,000	4,409.55	1,807,000	4,435.65
1,758,000	4,308.00	1,768,000	4,334.05	1,778,000	4,360.10	1,788,000	4,386.15	1,798,000	4,412.20	1,808,000	4,438.30
1,759,000	4,310.60	1,769,000	4,336.60	1,779,000	4,362.70	1,789,000	4,388.75	1,799,000	4,414.80	1,809,000	4,440.85
<b>1,810,000</b>	<b>4,443.45</b>	<b>1,820,000</b>	<b>4,469.55</b>	<b>1,830,000</b>	<b>4,495.55</b>	<b>1,840,000</b>	<b>4,521.65</b>	<b>1,850,000</b>	<b>4,547.70</b>	<b>1,860,000</b>	<b>4,573.75</b>
1,811,000	4,446.10	1,821,000	4,472.10	1,831,000	4,498.15	1,841,000	4,524.20	1,851,000	4,550.30	1,861,000	4,576.35
1,812,000	4,448.65	1,822,000	4,474.75	1,832,000	4,500.80	1,842,000	4,526.80	1,852,000	4,552.85	1,862,000	4,578.90
1,813,000	4,451.30	1,823,000	4,477.35	1,833,000	4,503.45	1,843,000	4,529.50	1,853,000	4,555.55	1,863,000	4,581.60
1,814,000	4,453.95	1,824,000	4,479.95	1,834,000	4,506.00	1,844,000	4,532.05	1,854,000	4,558.20	1,864,000	4,584.20
1,815,000	4,456.50	1,825,000	4,482.60	1,835,000	4,508.65	1,845,000	4,534.65	1,855,000	4,560.70	1,865,000	4,586.80
1,816,000	4,459.10	1,826,000	4,485.20	1,836,000	4,511.20	1,846,000	4,537.30	1,856,000	4,563.35	1,866,000	4,589.40
1,817,000	4,461.70	1,827,000	4,487.75	1,837,000	4,513.80	1,847,000	4,539.90	1,857,000	4,565.95	1,867,000	4,592.00
1,818,000	4,464.30	1,828,000	4,490.35	1,838,000	4,516.50	1,848,000	4,542.50	1,858,000	4,568.60	1,868,000	4,594.65
1,819,000	4,466.90	1,829,000	4,493.00	1,839,000	4,519.00	1,849,000	4,545.05	1,859,000	4,571.20	1,869,000	4,597.25
<b>1,870,000</b>	<b>4,599.75</b>	<b>1,880,000</b>	<b>4,625.90</b>	<b>1,890,000</b>	<b>4,652.00</b>	<b>1,900,000</b>	<b>4,678.05</b>	<b>1,910,000</b>	<b>4,704.05</b>	<b>1,920,000</b>	<b>4,730.10</b>
1,871,000	4,602.40	1,881,000	4,628.45	1,891,000	4,654.45	1,901,000	4,680.60	1,911,000	4,706.70	1,921,000	4,732.75
1,872,000	4,605.05	1,882,000	4,631.05	1,892,000	4,657.10	1,902,000	4,683.15	1,912,000	4,709.20	1,922,000	4,735.25
1,873,000	4,607.60	1,883,000	4,633.70	1,893,000	4,659.80	1,903,000	4,685.85	1,913,000	4,711.85	1,923,000	4,737.90
1,874,000	4,610.25	1,884,000	4,636.30	1,894,000	4,662.30	1,904,000	4,688.40	1,914,000	4,714.50	1,924,000	4,740.55
1,875,000	4,612.85	1,885,000	4,638.90	1,895,000	4,664.95	1,905,000	4,691.00	1,915,000	4,717.10	1,925,000	4,743.10
1,876,000	4,615.40	1,886,000	4,641.50	1,896,000	4,667.55	1,906,000	4,693.65	1,916,000	4,719.65	1,926,000	4,745.70
1,877,000	4,618.05	1,887,000	4,644.10	1,897,000	4,670.15	1,907,000	4,696.20	1,917,000	4,722.25	1,927,000	4,748.35
1,878,000	4,620.70	1,888,000	4,646.75	1,898,000	4,672.80	1,908,000	4,698.90	1,918,000	4,724.95	1,928,000	4,750.95
1,879,000	4,623.30	1,889,000	4,649.35	1,899,000	4,675.40	1,909,000	4,701.45	1,919,000	4,727.50	1,929,000	4,753.60

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>1,930,000</b>	<b>4,756.15</b>	<b>1,940,000</b>	<b>4,782.25</b>	<b>1,950,000</b>	<b>4,808.30</b>	<b>1,960,000</b>	<b>4,834.35</b>	<b>1,970,000</b>	<b>4,860.40</b>	<b>1,980,000</b>	<b>4,886.40</b>
1,931,000	4,758.75	1,941,000	4,784.80	1,951,000	4,810.85	1,961,000	4,837.00	1,971,000	4,863.00	1,981,000	4,889.05
1,932,000	4,761.40	1,942,000	4,787.45	1,952,000	4,813.50	1,962,000	4,839.50	1,972,000	4,865.60	1,982,000	4,891.65
1,933,000	4,764.05	1,943,000	4,790.05	1,953,000	4,816.15	1,963,000	4,842.20	1,973,000	4,868.25	1,983,000	4,894.25
1,934,000	4,766.55	1,944,000	4,792.60	1,954,000	4,818.75	1,964,000	4,844.80	1,974,000	4,870.85	1,984,000	4,896.90
1,935,000	4,769.15	1,945,000	4,795.25	1,955,000	4,821.30	1,965,000	4,847.35	1,975,000	4,873.45	1,985,000	4,899.50
1,936,000	4,771.80	1,946,000	4,797.80	1,956,000	4,823.85	1,966,000	4,849.95	1,976,000	4,876.00	1,986,000	4,902.05
1,937,000	4,774.35	1,947,000	4,800.45	1,957,000	4,826.50	1,967,000	4,852.55	1,977,000	4,878.55	1,987,000	4,904.65
1,938,000	4,777.00	1,948,000	4,803.10	1,958,000	4,829.20	1,968,000	4,855.20	1,978,000	4,881.25	1,988,000	4,907.30
1,939,000	4,779.65	1,949,000	4,805.70	1,959,000	4,831.70	1,969,000	4,857.75	1,979,000	4,883.90	1,989,000	4,909.90
<b>1,990,000</b>	<b>4,912.50</b>	<b>2,000,000</b>	<b>4,938.60</b>	<b>2,010,000</b>	<b>4,964.65</b>	<b>2,020,000</b>	<b>4,990.65</b>	<b>2,030,000</b>	<b>5,016.70</b>	<b>2,040,000</b>	<b>5,042.75</b>
1,991,000	4,915.10	2,001,000	4,941.15	2,011,000	4,967.20	2,021,000	4,993.30	2,031,000	5,019.35	2,041,000	5,045.35
1,992,000	4,917.70	2,002,000	4,943.75	2,012,000	4,969.80	2,022,000	4,995.90	2,032,000	5,021.90	2,042,000	5,048.00
1,993,000	4,920.35	2,003,000	4,946.40	2,013,000	4,972.50	2,023,000	4,998.50	2,033,000	5,024.55	2,043,000	5,050.65
1,994,000	4,922.95	2,004,000	4,949.05	2,014,000	4,975.05	2,024,000	5,001.10	2,034,000	5,027.20	2,044,000	5,053.25
1,995,000	4,925.60	2,005,000	4,951.60	2,015,000	4,977.70	2,025,000	5,003.75	2,035,000	5,029.75	2,045,000	5,055.80
1,996,000	4,928.15	2,006,000	4,954.20	2,016,000	4,980.25	2,026,000	5,006.30	2,036,000	5,032.40	2,046,000	5,058.45
1,997,000	4,930.75	2,007,000	4,956.85	2,017,000	4,982.85	2,027,000	5,008.90	2,037,000	5,034.95	2,047,000	5,061.10
1,998,000	4,933.35	2,008,000	4,959.40	2,018,000	4,985.50	2,028,000	5,011.60	2,038,000	5,037.60	2,048,000	5,063.65
1,999,000	4,935.95	2,009,000	4,962.00	2,019,000	4,988.05	2,029,000	5,014.10	2,039,000	5,040.20	2,049,000	5,066.30
<b>2,050,000</b>	<b>5,068.85</b>	<b>2,060,000</b>	<b>5,094.90</b>	<b>2,070,000</b>	<b>5,121.00</b>	<b>2,080,000</b>	<b>5,147.05</b>	<b>2,090,000</b>	<b>5,173.05</b>	<b>2,100,000</b>	<b>5,199.15</b>
2,051,000	5,071.40	2,061,000	5,097.50	2,071,000	5,123.55	2,081,000	5,149.60	2,091,000	5,175.70	2,101,000	5,201.75
2,052,000	5,074.05	2,062,000	5,100.10	2,072,000	5,126.10	2,082,000	5,152.20	2,092,000	5,178.25	2,102,000	5,204.40
2,053,000	5,076.70	2,063,000	5,102.70	2,073,000	5,128.80	2,083,000	5,154.85	2,093,000	5,180.95	2,103,000	5,206.95
2,054,000	5,079.30	2,064,000	5,105.35	2,074,000	5,131.40	2,084,000	5,157.40	2,094,000	5,183.50	2,104,000	5,209.60
2,055,000	5,081.90	2,065,000	5,107.95	2,075,000	5,134.00	2,085,000	5,160.05	2,095,000	5,186.10	2,105,000	5,212.15
2,056,000	5,084.50	2,066,000	5,110.50	2,076,000	5,136.55	2,086,000	5,162.70	2,096,000	5,188.75	2,106,000	5,214.75
2,057,000	5,087.10	2,067,000	5,113.15	2,077,000	5,139.20	2,087,000	5,165.20	2,097,000	5,191.25	2,107,000	5,217.40
2,058,000	5,089.70	2,068,000	5,115.85	2,078,000	5,141.85	2,088,000	5,167.90	2,098,000	5,193.95	2,108,000	5,220.00
2,059,000	5,092.35	2,069,000	5,118.35	2,079,000	5,144.45	2,089,000	5,170.55	2,099,000	5,196.60	2,109,000	5,222.60
<b>2,110,000</b>	<b>5,225.20</b>	<b>2,120,000</b>	<b>5,251.30</b>	<b>2,130,000</b>	<b>5,277.30</b>	<b>2,140,000</b>	<b>5,303.35</b>	<b>2,150,000</b>	<b>5,329.45</b>	<b>2,160,000</b>	<b>5,355.50</b>
2,111,000	5,227.85	2,121,000	5,253.85	2,131,000	5,279.90	2,141,000	5,306.00	2,151,000	5,332.05	2,161,000	5,358.10
2,112,000	5,230.40	2,122,000	5,256.45	2,132,000	5,282.55	2,142,000	5,308.55	2,152,000	5,334.60	2,162,000	5,360.70
2,113,000	5,233.00	2,123,000	5,259.15	2,133,000	5,285.15	2,143,000	5,311.25	2,153,000	5,337.30	2,163,000	5,363.35
2,114,000	5,235.65	2,124,000	5,261.65	2,134,000	5,287.70	2,144,000	5,313.80	2,154,000	5,339.95	2,164,000	5,365.95
2,115,000	5,238.20	2,125,000	5,264.30	2,135,000	5,290.35	2,145,000	5,316.40	2,155,000	5,342.40	2,165,000	5,368.50
2,116,000	5,240.80	2,126,000	5,266.85	2,136,000	5,292.95	2,146,000	5,319.00	2,156,000	5,345.05	2,166,000	5,371.10
2,117,000	5,243.45	2,127,000	5,269.45	2,137,000	5,295.50	2,147,000	5,321.55	2,157,000	5,347.65	2,167,000	5,373.70
2,118,000	5,246.05	2,128,000	5,272.15	2,138,000	5,298.20	2,148,000	5,324.25	2,158,000	5,350.25	2,168,000	5,376.35
2,119,000	5,248.65	2,129,000	5,274.75	2,139,000	5,300.75	2,149,000	5,326.85	2,159,000	5,352.90	2,169,000	5,378.95
<b>2,170,000</b>	<b>5,381.50</b>	<b>2,180,000</b>	<b>5,407.60</b>	<b>2,190,000</b>	<b>5,433.65</b>	<b>2,200,000</b>	<b>5,459.75</b>	<b>2,210,000</b>	<b>5,485.75</b>	<b>2,220,000</b>	<b>5,511.80</b>
2,171,000	5,384.15	2,181,000	5,410.20	2,191,000	5,436.20	2,201,000	5,462.30	2,211,000	5,488.40	2,221,000	5,514.45
2,172,000	5,386.75	2,182,000	5,412.80	2,192,000	5,438.85	2,202,000	5,464.90	2,212,000	5,490.95	2,222,000	5,517.00
2,173,000	5,389.35	2,183,000	5,415.45	2,193,000	5,441.55	2,203,000	5,467.60	2,213,000	5,493.60	2,223,000	5,519.65
2,174,000	5,392.00	2,184,000	5,418.05	2,194,000	5,444.10	2,204,000	5,470.10	2,214,000	5,496.25	2,224,000	5,522.30
2,175,000	5,394.65	2,185,000	5,420.65	2,195,000	5,446.70	2,205,000	5,472.75	2,215,000	5,498.80	2,225,000	5,524.85
2,176,000	5,397.10	2,186,000	5,423.25	2,196,000	5,449.35	2,206,000	5,475.40	2,216,000	5,501.40	2,226,000	5,527.45
2,177,000	5,399.75	2,187,000	5,425.80	2,197,000	5,451.90	2,207,000	5,477.95	2,217,000	5,504.00	2,227,000	5,530.10
2,178,000	5,402.40	2,188,000	5,428.50	2,198,000	5,454.50	2,208,000	5,480.60	2,218,000	5,506.70	2,228,000	5,532.70
2,179,000	5,404.95	2,189,000	5,431.05	2,199,000	5,457.10	2,209,000	5,483.20	2,219,000	5,509.20	2,229,000	5,535.30

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,230,000</b>	<b>5,537.90</b>	<b>2,240,000</b>	<b>5,563.95</b>	<b>2,250,000</b>	<b>5,590.05</b>	<b>2,260,000</b>	<b>5,616.10</b>	<b>2,270,000</b>	<b>5,642.15</b>	<b>2,280,000</b>	<b>5,668.15</b>
2,231,000	5,540.45	2,241,000	5,566.50	2,251,000	5,592.55	2,261,000	5,618.70	2,271,000	5,644.75	2,281,000	5,670.80
2,232,000	5,543.10	2,242,000	5,569.15	2,252,000	5,595.20	2,262,000	5,621.20	2,272,000	5,647.25	2,282,000	5,673.40
2,233,000	5,545.70	2,243,000	5,571.85	2,253,000	5,597.85	2,263,000	5,623.90	2,273,000	5,649.95	2,283,000	5,675.95
2,234,000	5,548.30	2,244,000	5,574.35	2,254,000	5,600.40	2,264,000	5,626.50	2,274,000	5,652.55	2,284,000	5,678.60
2,235,000	5,550.95	2,245,000	5,577.00	2,255,000	5,603.05	2,265,000	5,629.05	2,275,000	5,655.15	2,285,000	5,681.20
2,236,000	5,553.55	2,246,000	5,579.60	2,256,000	5,605.65	2,266,000	5,631.70	2,276,000	5,657.75	2,286,000	5,683.75
2,237,000	5,556.10	2,247,000	5,582.15	2,257,000	5,608.25	2,267,000	5,634.30	2,277,000	5,660.30	2,287,000	5,686.40
2,238,000	5,558.75	2,248,000	5,584.85	2,258,000	5,610.90	2,268,000	5,636.95	2,278,000	5,663.00	2,288,000	5,689.05
2,239,000	5,561.40	2,249,000	5,587.45	2,259,000	5,613.45	2,269,000	5,639.55	2,279,000	5,665.60	2,289,000	5,691.70
<b>2,290,000</b>	<b>5,694.25</b>	<b>2,300,000</b>	<b>5,720.35</b>	<b>2,310,000</b>	<b>5,746.40</b>	<b>2,320,000</b>	<b>5,772.40</b>	<b>2,330,000</b>	<b>5,798.45</b>	<b>2,340,000</b>	<b>5,824.50</b>
2,291,000	5,696.85	2,301,000	5,722.90	2,311,000	5,748.90	2,321,000	5,775.05	2,331,000	5,801.10	2,341,000	5,827.15
2,292,000	5,699.50	2,302,000	5,725.50	2,312,000	5,751.55	2,322,000	5,777.60	2,332,000	5,803.65	2,342,000	5,829.75
2,293,000	5,702.05	2,303,000	5,728.20	2,313,000	5,754.25	2,323,000	5,780.25	2,333,000	5,806.30	2,343,000	5,832.40
2,294,000	5,704.65	2,304,000	5,730.70	2,314,000	5,756.75	2,324,000	5,782.90	2,334,000	5,808.95	2,344,000	5,835.00
2,295,000	5,707.30	2,305,000	5,733.30	2,315,000	5,759.35	2,325,000	5,785.45	2,335,000	5,811.50	2,345,000	5,837.50
2,296,000	5,709.85	2,306,000	5,735.90	2,316,000	5,762.00	2,326,000	5,788.00	2,336,000	5,814.05	2,346,000	5,840.15
2,297,000	5,712.45	2,307,000	5,738.55	2,317,000	5,764.55	2,327,000	5,790.60	2,337,000	5,816.70	2,347,000	5,842.75
2,298,000	5,715.10	2,308,000	5,741.15	2,318,000	5,767.25	2,328,000	5,793.30	2,338,000	5,819.35	2,348,000	5,845.35
2,299,000	5,717.70	2,309,000	5,743.75	2,319,000	5,769.80	2,329,000	5,795.85	2,339,000	5,821.95	2,349,000	5,848.00
<b>2,350,000</b>	<b>5,850.65</b>	<b>2,360,000</b>	<b>5,876.65</b>	<b>2,370,000</b>	<b>5,902.70</b>	<b>2,380,000</b>	<b>5,928.75</b>	<b>2,390,000</b>	<b>5,954.80</b>	<b>2,400,000</b>	<b>5,980.85</b>
2,351,000	5,853.15	2,361,000	5,879.20	2,371,000	5,905.30	2,381,000	5,931.40	2,391,000	5,957.40	2,401,000	5,983.45
2,352,000	5,855.80	2,362,000	5,881.85	2,372,000	5,907.85	2,382,000	5,933.95	2,392,000	5,960.00	2,402,000	5,986.10
2,353,000	5,858.45	2,363,000	5,884.50	2,373,000	5,910.55	2,383,000	5,936.60	2,393,000	5,962.65	2,403,000	5,988.70
2,354,000	5,861.00	2,364,000	5,887.10	2,374,000	5,913.15	2,384,000	5,939.25	2,394,000	5,965.25	2,404,000	5,991.30
2,355,000	5,863.65	2,365,000	5,889.70	2,375,000	5,915.75	2,385,000	5,941.80	2,395,000	5,967.85	2,405,000	5,993.90
2,356,000	5,866.20	2,366,000	5,892.20	2,376,000	5,918.35	2,386,000	5,944.40	2,396,000	5,970.50	2,406,000	5,996.50
2,357,000	5,868.80	2,367,000	5,894.85	2,377,000	5,920.90	2,387,000	5,947.00	2,397,000	5,973.05	2,407,000	5,999.15
2,358,000	5,871.40	2,368,000	5,897.55	2,378,000	5,923.55	2,388,000	5,949.60	2,398,000	5,975.70	2,408,000	6,001.75
2,359,000	5,874.05	2,369,000	5,900.05	2,379,000	5,926.10	2,389,000	5,952.25	2,399,000	5,978.30	2,409,000	6,004.30
<b>2,410,000</b>	<b>6,006.95</b>	<b>2,420,000</b>	<b>6,033.00</b>	<b>2,430,000</b>	<b>6,059.10</b>	<b>2,440,000</b>	<b>6,085.10</b>	<b>2,450,000</b>	<b>6,111.20</b>	<b>2,460,000</b>	<b>6,137.25</b>
2,411,000	6,009.50	2,421,000	6,035.55	2,431,000	6,061.65	2,441,000	6,087.70	2,451,000	6,113.80	2,461,000	6,139.80
2,412,000	6,012.10	2,422,000	6,038.15	2,432,000	6,064.25	2,442,000	6,090.30	2,452,000	6,116.30	2,462,000	6,142.40
2,413,000	6,014.75	2,423,000	6,040.85	2,433,000	6,066.90	2,443,000	6,092.90	2,453,000	6,119.00	2,463,000	6,145.05
2,414,000	6,017.40	2,424,000	6,043.40	2,434,000	6,069.45	2,444,000	6,095.55	2,454,000	6,121.60	2,464,000	6,147.65
2,415,000	6,019.95	2,425,000	6,046.05	2,435,000	6,072.10	2,445,000	6,098.15	2,455,000	6,124.15	2,465,000	6,150.25
2,416,000	6,022.55	2,426,000	6,048.60	2,436,000	6,074.70	2,446,000	6,100.75	2,456,000	6,126.80	2,466,000	6,152.85
2,417,000	6,025.20	2,427,000	6,051.20	2,437,000	6,077.25	2,447,000	6,103.30	2,457,000	6,129.45	2,467,000	6,155.45
2,418,000	6,027.80	2,428,000	6,053.90	2,438,000	6,079.95	2,448,000	6,106.00	2,458,000	6,132.00	2,468,000	6,158.05
2,419,000	6,030.40	2,429,000	6,056.45	2,439,000	6,082.55	2,449,000	6,108.60	2,459,000	6,134.65	2,469,000	6,160.70
<b>2,470,000</b>	<b>6,163.30</b>	<b>2,480,000</b>	<b>6,189.35</b>	<b>2,490,000</b>	<b>6,215.40</b>	<b>2,500,000</b>	<b>6,241.45</b>	<b>2,510,000</b>	<b>6,267.50</b>	<b>2,520,000</b>	<b>6,293.55</b>
2,471,000	6,165.90	2,481,000	6,191.95	2,491,000	6,218.05	2,501,000	6,244.05	2,511,000	6,270.10	2,521,000	6,296.20
2,472,000	6,168.50	2,482,000	6,194.60	2,492,000	6,220.60	2,502,000	6,246.65	2,512,000	6,272.70	2,522,000	6,298.75
2,473,000	6,171.05	2,483,000	6,197.15	2,493,000	6,223.25	2,503,000	6,249.35	2,513,000	6,275.35	2,523,000	6,301.40
2,474,000	6,173.70	2,484,000	6,199.75	2,494,000	6,225.80	2,504,000	6,251.85	2,514,000	6,278.00	2,524,000	6,304.05
2,475,000	6,176.30	2,485,000	6,202.40	2,495,000	6,228.40	2,505,000	6,254.45	2,515,000	6,280.50	2,525,000	6,306.65
2,476,000	6,178.85	2,486,000	6,204.90	2,496,000	6,231.05	2,506,000	6,257.10	2,516,000	6,283.10	2,526,000	6,309.15
2,477,000	6,181.50	2,487,000	6,207.55	2,497,000	6,233.60	2,507,000	6,259.60	2,517,000	6,285.75	2,527,000	6,311.80
2,478,000	6,184.20	2,488,000	6,210.25	2,498,000	6,236.25	2,508,000	6,262.30	2,518,000	6,288.35	2,528,000	6,314.45
2,479,000	6,186.75	2,489,000	6,212.80	2,499,000	6,238.85	2,509,000	6,264.95	2,519,000	6,290.95	2,529,000	6,317.00

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,530,000</b>	<b>6,319.65</b>	<b>2,540,000</b>	<b>6,345.70</b>	<b>2,550,000</b>	<b>6,371.70</b>	<b>2,560,000</b>	<b>6,397.80</b>	<b>2,570,000</b>	<b>6,423.85</b>	<b>2,580,000</b>	<b>6,449.90</b>
2,531,000	6,322.25	2,541,000	6,348.25	2,551,000	6,374.35	2,561,000	6,400.40	2,571,000	6,426.45	2,581,000	6,452.50
2,532,000	6,324.80	2,542,000	6,350.90	2,552,000	6,376.95	2,562,000	6,402.95	2,572,000	6,429.05	2,582,000	6,455.10
2,533,000	6,327.45	2,543,000	6,353.55	2,553,000	6,379.60	2,563,000	6,405.65	2,573,000	6,431.70	2,583,000	6,457.75
2,534,000	6,330.10	2,544,000	6,356.10	2,554,000	6,382.15	2,564,000	6,408.30	2,574,000	6,434.35	2,584,000	6,460.35
2,535,000	6,332.70	2,545,000	6,358.75	2,555,000	6,384.80	2,565,000	6,410.80	2,575,000	6,436.85	2,585,000	6,463.00
2,536,000	6,335.20	2,546,000	6,361.30	2,556,000	6,387.40	2,566,000	6,413.45	2,576,000	6,439.50	2,586,000	6,465.55
2,537,000	6,337.85	2,547,000	6,363.85	2,557,000	6,389.90	2,567,000	6,416.00	2,577,000	6,442.15	2,587,000	6,468.15
2,538,000	6,340.50	2,548,000	6,366.55	2,558,000	6,392.60	2,568,000	6,418.60	2,578,000	6,444.70	2,588,000	6,470.80
2,539,000	6,343.10	2,549,000	6,369.15	2,559,000	6,395.20	2,569,000	6,421.25	2,579,000	6,447.30	2,589,000	6,473.40
<b>2,590,000</b>	<b>6,475.95</b>	<b>2,600,000</b>	<b>6,502.00</b>	<b>2,610,000</b>	<b>6,528.10</b>	<b>2,620,000</b>	<b>6,554.10</b>	<b>2,630,000</b>	<b>6,580.20</b>	<b>2,640,000</b>	<b>6,606.25</b>
2,591,000	6,478.55	2,601,000	6,504.60	2,611,000	6,530.65	2,621,000	6,556.75	2,631,000	6,582.80	2,641,000	6,608.90
2,592,000	6,481.20	2,602,000	6,507.20	2,612,000	6,533.25	2,622,000	6,559.30	2,632,000	6,585.40	2,642,000	6,611.45
2,593,000	6,483.75	2,603,000	6,509.90	2,613,000	6,535.95	2,623,000	6,562.00	2,633,000	6,588.00	2,643,000	6,614.05
2,594,000	6,486.40	2,604,000	6,512.45	2,614,000	6,538.45	2,624,000	6,564.60	2,634,000	6,590.65	2,644,000	6,616.70
2,595,000	6,489.05	2,605,000	6,515.05	2,615,000	6,541.10	2,625,000	6,567.15	2,635,000	6,593.25	2,645,000	6,619.30
2,596,000	6,491.60	2,606,000	6,517.65	2,616,000	6,543.75	2,626,000	6,569.80	2,636,000	6,595.80	2,646,000	6,621.90
2,597,000	6,494.20	2,607,000	6,520.25	2,617,000	6,546.30	2,627,000	6,572.35	2,637,000	6,598.45	2,647,000	6,624.50
2,598,000	6,496.90	2,608,000	6,522.90	2,618,000	6,548.95	2,628,000	6,575.05	2,638,000	6,601.10	2,648,000	6,627.10
2,599,000	6,499.40	2,609,000	6,525.50	2,619,000	6,551.60	2,629,000	6,577.65	2,639,000	6,603.70	2,649,000	6,629.75
<b>2,650,000</b>	<b>6,632.35</b>	<b>2,660,000</b>	<b>6,658.40</b>	<b>2,670,000</b>	<b>6,684.45</b>	<b>2,680,000</b>	<b>6,710.50</b>	<b>2,690,000</b>	<b>6,736.55</b>	<b>2,700,000</b>	<b>6,762.55</b>
2,651,000	6,634.90	2,661,000	6,660.95	2,671,000	6,687.10	2,681,000	6,713.15	2,691,000	6,739.15	2,701,000	6,765.20
2,652,000	6,637.50	2,662,000	6,663.60	2,672,000	6,689.60	2,682,000	6,715.65	2,692,000	6,741.80	2,702,000	6,767.85
2,653,000	6,640.20	2,663,000	6,666.20	2,673,000	6,692.30	2,683,000	6,718.35	2,693,000	6,744.40	2,703,000	6,770.45
2,654,000	6,642.70	2,664,000	6,668.75	2,674,000	6,694.85	2,684,000	6,720.95	2,694,000	6,747.00	2,704,000	6,773.05
2,655,000	6,645.35	2,665,000	6,671.40	2,675,000	6,697.45	2,685,000	6,723.50	2,695,000	6,749.55	2,705,000	6,775.65
2,656,000	6,647.95	2,666,000	6,674.00	2,676,000	6,700.05	2,686,000	6,726.10	2,696,000	6,752.20	2,706,000	6,778.20
2,657,000	6,650.50	2,667,000	6,676.60	2,677,000	6,702.65	2,687,000	6,728.70	2,697,000	6,754.75	2,707,000	6,780.80
2,658,000	6,653.20	2,668,000	6,679.25	2,678,000	6,705.35	2,688,000	6,731.35	2,698,000	6,757.40	2,708,000	6,783.45
2,659,000	6,655.80	2,669,000	6,681.80	2,679,000	6,707.90	2,689,000	6,733.95	2,699,000	6,760.05	2,709,000	6,786.05
<b>2,710,000</b>	<b>6,788.70</b>	<b>2,720,000</b>	<b>6,814.75</b>	<b>2,730,000</b>	<b>6,840.80</b>	<b>2,740,000</b>	<b>6,866.80</b>	<b>2,750,000</b>	<b>6,892.85</b>	<b>2,760,000</b>	<b>6,919.00</b>
2,711,000	6,791.25	2,721,000	6,817.25	2,731,000	6,843.40	2,741,000	6,869.45	2,751,000	6,895.50	2,761,000	6,921.50
2,712,000	6,793.85	2,722,000	6,819.90	2,732,000	6,845.95	2,742,000	6,872.05	2,752,000	6,898.10	2,762,000	6,924.15
2,713,000	6,796.55	2,723,000	6,822.60	2,733,000	6,848.65	2,743,000	6,874.65	2,753,000	6,900.75	2,763,000	6,926.80
2,714,000	6,799.10	2,724,000	6,825.20	2,734,000	6,851.20	2,744,000	6,877.30	2,754,000	6,903.35	2,764,000	6,929.35
2,715,000	6,801.70	2,725,000	6,827.75	2,735,000	6,853.85	2,745,000	6,879.90	2,755,000	6,905.90	2,765,000	6,932.00
2,716,000	6,804.25	2,726,000	6,830.35	2,736,000	6,856.45	2,746,000	6,882.45	2,756,000	6,908.55	2,766,000	6,934.60
2,717,000	6,806.90	2,727,000	6,832.95	2,737,000	6,858.95	2,747,000	6,885.00	2,757,000	6,911.15	2,767,000	6,937.20
2,718,000	6,809.55	2,728,000	6,835.60	2,738,000	6,861.65	2,748,000	6,887.70	2,758,000	6,913.70	2,768,000	6,939.75
2,719,000	6,812.10	2,729,000	6,838.15	2,739,000	6,864.25	2,749,000	6,890.30	2,759,000	6,916.35	2,769,000	6,942.40
<b>2,770,000</b>	<b>6,945.05</b>	<b>2,780,000</b>	<b>6,971.05</b>	<b>2,790,000</b>	<b>6,997.10</b>	<b>2,800,000</b>	<b>7,023.15</b>	<b>2,810,000</b>	<b>7,049.20</b>	<b>2,820,000</b>	<b>7,075.35</b>
2,771,000	6,947.55	2,781,000	6,973.65	2,791,000	6,999.75	2,801,000	7,025.75	2,811,000	7,051.80	2,821,000	7,077.85
2,772,000	6,950.20	2,782,000	6,976.25	2,792,000	7,002.30	2,802,000	7,028.35	2,812,000	7,054.45	2,822,000	7,080.50
2,773,000	6,952.90	2,783,000	6,978.90	2,793,000	7,004.95	2,803,000	7,031.05	2,813,000	7,057.05	2,823,000	7,083.10
2,774,000	6,955.45	2,784,000	6,981.50	2,794,000	7,007.60	2,804,000	7,033.60	2,814,000	7,059.65	2,824,000	7,085.75
2,775,000	6,958.05	2,785,000	6,984.15	2,795,000	7,010.15	2,805,000	7,036.20	2,815,000	7,062.25	2,825,000	7,088.35
2,776,000	6,960.65	2,786,000	6,986.70	2,796,000	7,012.75	2,806,000	7,038.85	2,816,000	7,064.90	2,826,000	7,090.90
2,777,000	6,963.25	2,787,000	6,989.30	2,797,000	7,015.35	2,807,000	7,041.40	2,817,000	7,067.50	2,827,000	7,093.55
2,778,000	6,965.95	2,788,000	6,992.00	2,798,000	7,018.00	2,808,000	7,044.05	2,818,000	7,070.10	2,828,000	7,096.15
2,779,000	6,968.45	2,789,000	6,994.45	2,799,000	7,020.65	2,809,000	7,046.70	2,819,000	7,072.75	2,829,000	7,098.75

Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium	Insurable Value (up to)	Premium
<b>2,830,000</b>	<b>7,101.40</b>	<b>2,840,000</b>	<b>7,127.45</b>	<b>2,850,000</b>	<b>7,153.45</b>	<b>2,860,000</b>	<b>7,179.55</b>	<b>2,870,000</b>	<b>7,205.60</b>	<b>2,880,000</b>	<b>7,231.70</b>
2,831,000	7,104.00	2,841,000	7,130.00	2,851,000	7,156.10	2,861,000	7,182.15	2,871,000	7,208.20	2,881,000	7,234.25
2,832,000	7,106.50	2,842,000	7,132.60	2,852,000	7,158.70	2,862,000	7,184.70	2,872,000	7,210.80	2,882,000	7,236.85
2,833,000	7,109.20	2,843,000	7,135.25	2,853,000	7,161.25	2,863,000	7,187.40	2,873,000	7,213.45	2,883,000	7,239.50
2,834,000	7,111.80	2,844,000	7,137.80	2,854,000	7,163.90	2,864,000	7,189.95	2,874,000	7,216.10	2,884,000	7,242.10
2,835,000	7,114.40	2,845,000	7,140.45	2,855,000	7,166.50	2,865,000	7,192.55	2,875,000	7,218.55	2,885,000	7,244.70
2,836,000	7,116.95	2,846,000	7,143.05	2,856,000	7,169.10	2,866,000	7,195.15	2,876,000	7,221.20	2,886,000	7,247.25
2,837,000	7,119.60	2,847,000	7,145.60	2,857,000	7,171.65	2,867,000	7,197.80	2,877,000	7,223.85	2,887,000	7,249.85
2,838,000	7,122.25	2,848,000	7,148.30	2,858,000	7,174.35	2,868,000	7,200.40	2,878,000	7,226.40	2,888,000	7,252.55
2,839,000	7,124.80	2,849,000	7,150.90	2,859,000	7,176.95	2,869,000	7,203.00	2,879,000	7,229.05	2,889,000	7,255.10
<b>2,890,000</b>	<b>7,257.70</b>	<b>2,900,000</b>	<b>7,283.75</b>	<b>2,910,000</b>	<b>7,309.80</b>	<b>2,920,000</b>	<b>7,335.90</b>	<b>2,930,000</b>	<b>7,361.90</b>	<b>2,940,000</b>	<b>7,388.00</b>
2,891,000	7,260.30	2,901,000	7,286.40	2,911,000	7,312.45	2,921,000	7,338.45	2,931,000	7,364.55	2,941,000	7,390.60
2,892,000	7,262.95	2,902,000	7,288.95	2,912,000	7,315.00	2,922,000	7,341.05	2,932,000	7,367.15	2,942,000	7,393.20
2,893,000	7,265.55	2,903,000	7,291.60	2,913,000	7,317.70	2,923,000	7,343.75	2,933,000	7,369.75	2,943,000	7,395.80
2,894,000	7,268.15	2,904,000	7,294.20	2,914,000	7,320.30	2,924,000	7,346.35	2,934,000	7,372.40	2,944,000	7,398.45
2,895,000	7,270.80	2,905,000	7,296.80	2,915,000	7,322.85	2,925,000	7,348.90	2,935,000	7,374.95	2,945,000	7,401.05
2,896,000	7,273.25	2,906,000	7,299.40	2,916,000	7,325.50	2,926,000	7,351.55	2,936,000	7,377.55	2,946,000	7,403.60
2,897,000	7,275.90	2,907,000	7,301.95	2,917,000	7,328.05	2,927,000	7,354.10	2,937,000	7,380.20	2,947,000	7,406.25
2,898,000	7,278.60	2,908,000	7,304.65	2,918,000	7,330.65	2,928,000	7,356.70	2,938,000	7,382.80	2,948,000	7,408.85
2,899,000	7,281.15	2,909,000	7,307.20	2,919,000	7,333.30	2,929,000	7,359.35	2,939,000	7,385.35	2,949,000	7,411.45
<b>2,950,000</b>	<b>7,414.05</b>	<b>2,960,000</b>	<b>7,440.10</b>	<b>2,970,000</b>	<b>7,466.15</b>	<b>2,980,000</b>	<b>7,492.20</b>	<b>2,990,000</b>	<b>7,518.25</b>	<b>3,000,000</b>	<b>7,544.35</b>
2,951,000	7,416.60	2,961,000	7,442.70	2,971,000	7,468.75	2,981,000	7,494.85	2,991,000	7,520.85	<b>Over \$3M: \$7,544.35 +(\$2.65 for every \$1,000 over \$3M)</b>	
2,952,000	7,419.25	2,962,000	7,445.30	2,972,000	7,471.35	2,982,000	7,497.35	2,992,000	7,523.45		
2,953,000	7,421.90	2,963,000	7,448.00	2,973,000	7,474.00	2,983,000	7,500.05	2,993,000	7,526.10		
2,954,000	7,424.45	2,964,000	7,450.50	2,974,000	7,476.65	2,984,000	7,502.70	2,994,000	7,528.70		
2,955,000	7,427.10	2,965,000	7,453.15	2,975,000	7,479.20	2,985,000	7,505.20	2,995,000	7,531.35		
2,956,000	7,429.70	2,966,000	7,455.80	2,976,000	7,481.80	2,986,000	7,507.85	2,996,000	7,533.90		
2,957,000	7,432.25	2,967,000	7,458.30	2,977,000	7,484.40	2,987,000	7,510.50	2,997,000	7,536.50		
2,958,000	7,434.95	2,968,000	7,461.00	2,978,000	7,487.05	2,988,000	7,513.10	2,998,000	7,539.15		
2,959,000	7,437.50	2,969,000	7,463.55	2,979,000	7,489.65	2,989,000	7,515.70	2,999,000	7,541.80		

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**VOL. 384]**

**TUESDAY 23 JUNE 2020**

**[No. 52**

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*Acts Interpretation Act 1954*

*Coal Mining Safety and Health Act 1999*

**AMENDMENT OF ESTABLISHMENT OF A BOARD  
OF INQUIRY NOTICE (No 01) 2020**

**Short title**

1. This notice may be cited as the *Amendment of Establishment of a Board of Inquiry Notice (No 01) 2020*.

**Amendment of notice s.24AA of the *Acts Interpretation Act 1954*  
and s.202(2) of the *Coal Mining Safety and Health Act 1999***

**2.(1)** The Establishment of a Board of Inquiry Notice (No 01) 2020 published in the Gazette on 22 May 2000 at pages 173-174 is amended as set out in subsection (2).

**(2)** In **SCHEDULE 1** of the notice-  
*omit* 'Professor Andrew Hopkins AO',  
*insert* 'Andrew Clough'.

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**ENDNOTES**

1. Published in the Gazette on 23 June 2020.
  2. Not required to be laid before the Legislative Assembly.
  3. The administering agency is the Department of Natural Resources, Mines and Energy.
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**THURSDAY 25 JUNE 2020**

**[No. 53**

## *Electricity Act 1994*

### **RETAIL ELECTRICITY PRICES FOR STANDARD CONTRACT CUSTOMERS**

This Gazette notice replaces the Retail Electricity Prices for Standard Contract Customers notice dated 5 August 2019, by the Honourable Dr Anthony Lynham MP, Minister for Natural Resources, Mines and Energy.

The notified prices are the prices decided under section 90(1) of the *Electricity Act 1994* (the Electricity Act).

A retailer must charge its Standard Contract Customers, as defined in the Electricity Act, the notified prices subject to the provisions of sections 91, 91A and 91AA of the Electricity Act and section 22A, Division 12A of Part 2 of the *National Energy Retail Law (Queensland)* (the NERL (Qld)).

Pursuant to the Certificate of Delegation from the Minister for Natural Resources, Mines and Energy (dated 10 December 2019) and sections 90 and 90AB of the Electricity Act, I hereby state that the Queensland Competition Authority decided that, on and from 1 July 2020, the notified prices are the applicable prices set out in the attached Tariff Schedule.

As required by section 90AB(4) of the Electricity Act, the notified prices are exclusive of the goods and services tax ('GST') payable under the *A New Tax System (Goods and Services Tax) Act 1999* (Cth) (the GST Act).

Dated this 25th day of June 2020.

**Flavio Menezes, Chair**  
**Queensland Competition Authority**

## TARIFF SCHEDULE

## Part 1 — Application

## A) APPLICATION OF THIS SCHEDULE – GENERAL

This Tariff Schedule applies to all Standard Contract Customers in Queensland other than those in the Energex distribution area.

Definitions of customers and their types are those set out in the *Electricity Act 1994 (Queensland)* (the Electricity Act) and the *National Energy Retail Law (Queensland)* (the NERL (Qld)). Unless otherwise defined, the terminology used in this Tariff Schedule is intended to be consistent with the energy laws.

Where a notified price has been set for a distribution entity *alternate control service*, a retailer can only charge the customer for that service at the notified price.

## B) APPLICATION OF TARIFFS

## General

Distribution entities may have specific eligibility criteria in addition to retail tariff eligibility requirements set out in the Tariff Schedule, e.g. the types of loads and how they are connected to interruptible supply tariffs. Retailers will advise customers of any applicable distribution entity requirements upon tariff assignment or customer request.

Any reference to a tariff in the Tariff Schedule is a reference to a retail tariff unless otherwise explicitly stated in the Tariff Schedule.

Additional customer descriptions:

- *Farming* is the undertaking of agricultural or associated business activities for the primary purpose of profit. The primary use of electricity supplied under a farming tariff should be for farming.
- *Irrigation* is the undertaking of pumping water for farming. The primary use of electricity supplied under an irrigation tariff should be for irrigation.
- A *Connection Asset Customer (CAC)* is a large business customer whose required capacity generally exceeds 1500 kVA and annual energy usage generally exceeds 4GWh as classified by the distribution entity.
- An *Individually Calculated Customer (ICC)* is a large business customer whose annual energy usage generally exceeds 40GWh as classified by the distribution entity.

CAC or ICC customers can only access tariffs where specifically stated in the tariff description, or as agreed by the retailer.

*MI* means the unique identification number applicable to the point at which a premises is connected to a distribution entity's network. For premises connected to the National Electricity Market this is the National Metering Identifier (NMI), and for other premises is the unique identifier allocated by the distribution entity.

An *MI exclusive* tariff cannot be used in conjunction with any other tariff at that MI. All large customer continuous supply tariffs are MI exclusive tariffs unless otherwise stated.

A retailer must assign the applicable *default tariff* to a small customer in the event the small customer does not nominate a tariff when they become a Standard Contract Customer of the retailer. Such assignment does not alter a small customer's ability to access other tariffs in the event the small customer requests assignment to another tariff.

The default tariff is:

- For residential customers—Tariff 11
- For small business customers—Tariff 20.

A *primary* tariff is the tariff that reflects the principal purpose of use of electricity at the premises or the majority of the load, and is capable of existing by itself against a MI.

Small business customers can access primary residential tariffs providing the nature of all use on the tariff is consistent with the tariff requirements (refer below for *concessional application* of primary residential tariffs), and is in conjunction with a primary business tariff (Tariff 20, 21, 22, 22A, 24, 41, 62, 65 or 66) at the same MI.

Primary residential tariffs are also applicable to electricity used in separately metered common sections of residential premises consisting of more than one living unit, but cannot be used in conjunction with another primary residential tariff at the same MI.

A *secondary* tariff is any tariff that is not a primary tariff, and can be accessed only when it is in conjunction with a primary tariff at the same MI unless otherwise stated.

A *seasonal* tariff is any tariff for which charges vary depending on the month the charge applies. Seasonal tariffs can also include time-of-use based charges.

A *time-of-use* tariff is any tariff for which charges vary depending on the time of day.

An *obsolete* tariff can only be accessed by customers who are on the tariff at the date it becomes obsolete and continuously take supply under it.

The retailer, at its absolute discretion, may switch a customer to an obsolete tariff only once, if that customer:

- Is participating in the Drought Relief from Electricity Charges Scheme (DRECS) on 30 June 2019 and is accessing a tariff classified as obsolete from 1 July 2019; and
- Loses eligibility for DRECS before 30 June 2021; and
- Nominates to return to the tariff now classified as obsolete that they were accessing immediately before their current period of participation in the DRECS.

Any subsequent tariff change by the customer must be to a standard tariff.

The *scheduled phase-out date* is the date an obsolete tariff will be discontinued. Customers on obsolete tariffs may opt to transfer at any time to applicable standard tariffs. Customers on an obsolete tariff on its scheduled phase-out date whom have not notified their retailer of their preferred applicable standard tariff, will be transferred to an applicable standard tariff at the discretion of the retailer upon the tariff being discontinued.

Any reference in this Tariff Schedule to a time is a reference to Australian Eastern Standard Time.

*Weekdays* mean Monday to Friday including public holidays.

*Summer* is the months of December to February inclusive.

A *daily supply charge* is a fixed amount charged to cover the costs of maintaining electricity supply to a premises, including the costs associated with the provision of equipment (excluding metering and associated services) and general administration.

Retailers may use different terms for this charge, for example: Service Charge, Service Fee, Service to Property Charge etc.

A *minimum daily payment* only applies when usage charges for the billing period are less than the total of the minimum daily payment multiplied by the number of days in the billing period. Where the total minimum daily payment is charged, usage charges will not apply.

A *connection charge* reflects the value of the customer's dedicated connection assets and whether these assets were paid for upfront by the customer. The number of connection units allocated to an MI is as advised by the distribution entity.

*Demand* is the average rate of use of electricity over a 30-minute period as recorded in kilowatts (kW) on the associated metering, or as recorded or calculated in kilovolt-amperes (kVA) using data recorded on the associated metering. No adjustment to import demand is made for export to the distribution network.

*Maximum demand* is highest demand during the charging period of the particular tariff as identified by the tariff description. Unless otherwise stated, the maximum demand is the value on which demand charges are based.

For large customer tariffs in Part 2 listing charge parameter options in both kW and kVA, the applicable charging parameter is to be kW or kVA at the customer's choice until 30 June 2021, and kVA from 1 July 2021 except for:

- MI with type 6 metering – kW;
- MI where type 6 metering is replaced with type 1 to 4 metering due to fault, age, distributor initiated customer reclassification, or other action not initiated by the customer – kW or kVA at the customer's choice until the first anniversary of the type 6 meter replacement, and kVA from that time;

Once a retailer applies the kVA demand charging parameter to an MI, a kW demand charging parameter can no longer be applied to the MI unless otherwise permitted by energy law.

A *demand threshold* is the demand value below which demand charges for a tariff do not apply for billing purposes. Where a demand threshold applies, the chargeable demand is the greater of the maximum demand less the demand threshold, or zero.

*Authorised demand* is the maximum demand permitted to be imported from, or exported to the network, and is specific to each MI. The value is generally established by agreement between the customer and distribution entity.

*Capacity* is a demand-based measure of the network supply capability reserved for a customer. Unless otherwise stated, the capacity charge is the greater of the authorised demand, or actual maximum demand.

*Bus* customers are those taking supply via direct connection to the distribution entity's zone substation or similar as advised by the distribution entity.

*Line* customers are those taking supply via direct connection to the distribution entity's high voltage electrical wires, cabling, or similar as advised by the distribution entity.

#### Interruptible supply tariffs

##### General:

These tariffs are applicable when electricity supply is:

- (a) connected to approved apparatus (e.g. pool pump) via a socket-outlet as approved by the retailer; or

- (b) permanently connected to approved apparatus (e.g. electric hot water system) as approved by the retailer (but not applicable if provision has been made to supply the apparatus under a different tariff during the supply interruption period).

The retailer will arrange the provision of load control equipment on a similar basis to provision of the required revenue metering.

#### Tariff 31

In addition to the general requirements above, this tariff is also applicable when electricity supply is permanently connected to approved specified parts of apparatus (e.g. hot water system booster heating unit), as approved by the retailer, but not applicable if provision has been made to supply the specified part under a different tariff during the supply interruption period except as agreed by the retailer (e.g. for a one-shot booster for a solar hot water system), in which case it must be metered under and charged at the primary tariff of the premises concerned, or if more than one primary tariff exists, the tariff applicable to general power usage at the premises.

#### Tariff 33

In addition to the general requirements above, this tariff is also applicable as a primary tariff at the absolute discretion of the retailer.

This tariff shall not apply in conjunction with Tariff 24.

#### Unmetered supply tariffs

##### Tariff 71

*Street lighting customers* as defined in Queensland legislative instruments, are State or local government agencies for street lighting loads.

Street lights are deemed to illuminate the following types of roads:

- *Local government* controlled roads comprising land that is:
  - (a) dedicated to public use as a road; or
  - (b) developed for (or has as one of its main uses) the driving or riding of motor vehicles and is open to, or used by, the public; or
  - (c) a footpath or bicycle path; or
  - (d) a bridge, culvert, ford, tunnel or viaduct,
 and excludes State-controlled roads and public thoroughfare easements; and
- *State-controlled roads* declared as such under the *Transport Infrastructure Act 1994* (Qld).

All usage will be determined in accordance with the metrology procedure.

#### Tariff 91

It is available only to customers with small loads other than street lights as approved by the retailer, and applies where:

- (a) the load pattern is predictable;
- (b) for the purposes of settlements, the load pattern (including load and on/off time) can be reasonably calculated by a relevant method set out in the metrology procedure; and
- (c) it would not be cost effective to meter the connection point taking into account:
  - (i) the small magnitude of the load;
  - (ii) the connection arrangements; and

(iii) the geographical and physical location.

Charges are based on usage determined by the retailer.

Charges for installation, maintenance and removal of supply to an unmetered installation may apply in addition to the charge for electricity supplied. These charges are unregulated.

#### **Individually Calculated Customers**

As an alternative to Tariff 53 set out in Part 2 of this Schedule, Standard Contract Customers classed as ICC can choose to be supplied and billed by their retailer under the ICC site-specific tariff set out in Part 2 of this Schedule.

#### **Obsolete tariffs**

##### ***Tariff 20 (large)***

This tariff cannot be accessed by small customers.

##### ***Tariff 21***

This tariff shall not apply in conjunction with Tariff 20, 22, 22A, 24 or 62.

##### ***Tariff 37***

This tariff is applicable when electricity supply is permanently connected to approved apparatus (e.g. electric storage hot water system, apparatus for the production of steam) as approved by the retailer.

##### ***Tariff 47***

Supply under this tariff will be at a standard high voltage, the level of which shall be prescribed by the distribution entity. Credits for high voltage supply are not applicable to this tariff.

##### ***Tariff 62***

This tariff shall not apply in conjunction with Tariff 20, 21, 22, 22A or 24.

##### ***Tariff 65***

The *daily pricing period* is a fixed 12-hour period as agreed between the retailer and the customer from the range 7.00am to 7.00pm; 7.30am to 7.30pm; or 8.00am to 8.00pm Monday to Sunday inclusive.

No alteration to the agreed daily pricing period is permitted until a period of twelve months has elapsed from the previous selection.

##### ***Tariff 66***

The annual fixed charge is determined by the larger of the connected motor capacity used for irrigation pumping, or 7.5 kW.

Any customer taking supply under this tariff who requests a temporary disconnection will not be reconnected unless an amount equivalent to the fixed charge that would have otherwise applied corresponding to the period of disconnection, has been paid.

#### **Tariff changes**

Customers previously supplied under tariffs which have been discontinued or redesignated (whether by number, letter or name) will be supplied under other tariffs appropriate to their installations.

Customers on seasonal time-of-use tariffs cannot change to another tariff less than one year from the application of the tariff to the customer's account without the retailer's agreement unless expressly allowed or permitted by energy law.

#### **Prorating of charges on bills**

Where appropriate, charges on bills will be calculated on a pro rata basis having regard to the number of days in the billing

cycle that supply was connected as expressly allowed or permitted by energy law. Retailers can advise customers of which charges on their bills are subject to prorating, and the methodology used.

#### **Supply voltage**

Tariffs in this Schedule can only be accessed by customers taking supply at *low voltage* as set out in the *Electricity Regulation 2006* unless it is a designated high voltage tariff, or otherwise agreed with the retailer.

Where supply is given and metered at high voltage and the tariff applied is not a designated high voltage tariff, after billing the energy and demand components of the tariff a credit will be allowed of:

- 5 percent of the calculated tariff charge where supply is given at voltages of 11kV to 33kV; or
- 8 percent of the calculated tariff charge where supply is given at voltages of 66kV and above,

provided that the calculated tariff charge after application of the credit is not less than the Minimum Payment or other minimum charge calculated by applying the provisions of the applied tariff.

#### **Metering**

##### ***General***

*Revenue metering* is metering used for billing purposes. Appropriate revenue metering must be in place for each tariff at a MI, unless otherwise permitted by energy law.

All data used for billing purposes will be determined in accordance with the metrology procedure unless otherwise permitted by energy law. The use of data substitutes or estimates is permissible, where in accordance with energy law.

The *metrology procedure* is the metrology procedure as issued by the Australian Energy Market Operator, and as added to by the *Electricity Distribution Network Code (Queensland)*.

A *type 4A* meter is a type 4 advanced digital meter which has the remote communications functions disabled.

Charges for large customer metering services regulated by the Australian Energy Regulator and levied by the distribution entity are not included in notified prices. These will be applied to large customers with metering other than types 1 to 4, in addition to the applicable notified prices contained in this Tariff Schedule.

Where the customer refuses telecommunications and a type 4A meter is installed at the customer's explicit voluntary choice, the type 4A surcharge applies as set out in Part 4 of this Schedule.

If a retailer has received an upfront payment for supply and installation of metering at an MI, while the metering remains installed the retailer shall not charge the customer the capital charge set out in Part 4 of this Schedule, unless:

- any replaced metering is type 5 or type 6; and
- replacement is completed on a customer initiated request; and
- the distribution entity as owner of the replaced meter continues to charge the retailer the capital charge for the replaced meter.

#### **Card-operated meter customers**

If a customer is an excluded customer (as defined in section 23 of the Electricity Act), the distribution entity may at its absolute

discretion agree with the relevant local government authority on behalf of the customer, and the customer's retailer, that the electricity used by the customer is to be measured and charged by means of a card-operated meter.

If, immediately prior to 1 July 2007, electricity being used by a customer at premises is being measured and charged by means of a card-operated meter, the electricity used at the premises may continue to be measured or charged by means of a card-operated meter.

Residential customers with card-operated meters can access Tariff 11 as their primary tariff, and Tariffs 31 and 33 as secondary tariffs.

Small business customers with card-operated meters can access Tariff 20 as their primary tariff.

Charges will be those as set out in Part 2 for the particular tariff.

#### EasyPay Reward

From 1 December 2017 until 30 September 2020, small customers of Ergon Energy who participate in the EasyPay Reward Scheme (the Scheme) will receive reward amounts in the form of deferred payments.

As of 31 December 2019 the EasyPay Reward Scheme is no longer available to new participants.

The EasyPay Reward Scheme will operate as follows:

1. An eligible customer who opted-in to the Scheme, and became a participating customer, by notifying Ergon Energy that it agreed to comply with all the participation requirements.
2. If Ergon Energy received a notice mentioned in paragraph 1 before 5 August 2019, it must include the relevant annual amount for the participating customer in:
  - (a) the first bill issued to the customer after receiving the notice under paragraph 1, or otherwise, as soon as reasonably practicable thereafter; and
  - (b) thereafter—until the Scheme ends on 30 September 2020—the bill Ergon Energy issues to the customer after each anniversary date the customer became a participating customer.
3. If Ergon Energy received a notice mentioned in paragraph 1 after 5 August 2019 but before 1 January 2020, it must include the relevant quarterly amount for the participating customer in:
  - (a) the first bill issued to the customer after receiving the notice under paragraph 1, or otherwise, as soon as reasonably practicable thereafter; and
  - (b) thereafter, after every 90 day period where the customer has adhered to the requirements, until the customer has received four relevant quarterly amounts.

The following table illustrates how the Scheme is intended to operate for participating customers other than small, non-reversionary customers:

	Customer s who opted in on or before 30.09.18	Customers who opted in after 30.09.18 but before 01.04.19	Customers who opted in after 01.04.19 but before 05.08.19	Customers who opted in after 05.08.19 but before 01.01.20
No. of relevant annual amounts invoiced	3	2	1	N/A
No. of relevant quarterly amounts invoiced	N/A	N/A	N/A	4

Ergon Energy reserves the right to recover the deferred amount from the customer on their next bill.

#### Definitions for EasyPay Reward Scheme

*Eligible customer* means a small customer who has an existing account with Ergon Energy under a standard retail contract and who is up to date with their bill payments. A customer with an arrears component or any overdue amount is not eligible for the Scheme unless that customer is participating in the Ergon Energy Hardship program and meeting the requirements under the Hardship Program.

*Ergon Energy* means Ergon Energy Queensland Pty Ltd (ABN 11 121 177 802)

*Initial period* means for a period of six months from the date that Ergon Energy issued the bill that includes the first relevant annual amount.

*Participating customer* means a small customer under a standard retail contract with Ergon Energy who has opted in to the Scheme.

*Participation requirements* means each of the following:

- a) agreeing to receive the relevant annual amount in the form of a deferred payment;
- b) agreeing to receive, and receiving, only electronic bills;
- c) agreeing to pay, and paying, bills by direct debit, BPAY or CentrePay;
- d) agreeing to make, and making, weekly, fortnightly or monthly payments (as agreed) under a *smoothpay* arrangement.
- e) if a customer in the Ergon Energy Hardship Program, maintaining their arrangements under the Hardship Program.

*Relevant annual amount*, for a participating customer, means:

- a) if the participating customer is a residential customer—\$75; or
- b) if the participating customer is a business customer—\$120.

*Relevant quarterly amount*, for a participating customer, means:

- a) if the participating customer is a residential customer—\$18.75; or
- b) if the participating customer is a business customer—\$30.

**Other retail fees and charges**

A retailer may charge its Standard Contract Customers the following:

- (a) if, at a customer's request, the retailer provides historical billing data which is more than two years old:
  - a maximum of **\$30**
- (b) retailer's administration fee for a dishonoured payment:
  - a maximum of **\$15**
- (c) financial institution fee for a dishonoured payment:
  - a maximum of **the fee incurred by the retailer**
- (d) in addition to the applicable tariff, an additional amount in accordance with a program or scheme for the purchase of electricity from renewable or environmentally-friendly sources (whether or not that additional amount is calculated on the basis of the customer's electricity usage), but only if:
  - (i) the customer voluntarily participates in such program or scheme;
  - (ii) the additional amount is payable under the program or scheme; and
  - (iii) the retailer gives the customer prior written notice of any change to the additional amount payable under the program or scheme.

In the absence of a notified price, a retailer may charge a customer for the provision of distribution entity alternate control services at the prices regulated by the Australian Energy Regulator for those services, on a cost pass through basis. These charges may be applied to a customer's bill in addition to the notified prices contained in this Tariff Schedule.

**Concessional application**

Tariff 11, Tariff 12A and Tariff 14 are also available to customers where they satisfy the additional criteria set out in any one of **1, 2 or 3**, below:

- 1.** Separately metered installations where all electricity used is in connection with the provision of a Meals-on-Wheels service, or for the preparation and serving of meals to the needy and for no other purpose.
- 2.** Residential institutions:
  - (a) where the total installation, or that part supplied and separately metered, must be domestic residential (i.e. it must include the electricity usage of the cooking, eating, sleeping and bathing areas which are associated with the residential usage). Medical facilities, e.g. an infirmary, which are part of the complex may be included; and
  - (b) that are:
    - (i) a deductible gift recipient under section 30-227(2) of the *Income Tax Assessment Act 1997* to which donations of \$2.00 and upwards are tax deductible; and
    - (ii) a non-profit organisation that:
      - A. imposes no scheduled charge on the residents for the services or accommodation that is provided (i.e. organisations that provide emergency accommodation facilities for the needy); or
      - B. if scheduled charges are made for the services or accommodation provided, then all residents must be pensioners or, if not pensioners, persons eligible for subsidised care under the *Aged Care Act 1997* or the *National Health Act 1953*.

**3.** Organisations providing support and crisis accommodation which:

- (a) meet the eligibility criteria of the Specialist Homelessness Services administered by the State Department of Housing and Public Works; and
- (b) are a deductible gift recipient under section 30-227(2) of the *Income Tax Assessment Act 1997* to which donations of \$2.00 and upwards are tax deductible.

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**Part 2—Standard tariffs**

These tariffs are applicable subject to the matters set out in Part 1.

**Small customer tariffs**

Tariff	Description	Charge type	Rate	Unit
11	Residential flat-rate primary tariff	Usage	21.756	c/kWh
		Daily supply charge	90.676	c
12A	Residential seasonal time-of-use primary tariff	Usage – Peak (Summer 3pm-9:30pm)	55.966	c/kWh
		Usage – All other times	19.084	c/kWh
		Daily supply charge	75.091	c
14	Residential seasonal time-of-use monthly demand primary tariff.  <i>Peak daily demand</i> is the average of the 13 half-hourly demand recordings for each day from 3:00pm to 9:30pm during Summer.  <i>Off-peak daily demand</i> is the average of the 13 half-hourly demand recordings for each day from 3:00pm to 9:30pm during all other times.  <i>Peak chargeable demand</i> is the average of the four highest peak daily demands in the month.  <i>Off-peak chargeable demand</i> is the greater of the average of the four highest off-peak daily demands in the month, or 3kW.	Chargeable demand – Peak	51.689	\$/kW
		Chargeable Demand – Off peak	7.423	\$/kW
		Usage	15.505	c/kWh
		Daily supply charge	47.434	c
20	Small business flat-rate primary tariff.	Usage	23.258	c/kWh
		Daily supply charge	128.266	c
22A	Small business seasonal time-of-use primary tariff.	Usage – Peak (Summer 10am–8pm weekdays)	54.496	c/kWh
		Usage – All other times	21.777	c/kWh
		Daily supply charge	118.338	c

24	Small business seasonal time-of-use monthly demand primary tariff.  <i>Peak daily demand</i> is the average of the 20 half-hourly demand recordings for each weekday from 10:00am to 8:00pm during Summer.  <i>Off-peak daily demand</i> is the average of the 20 half-hourly demand recordings for each weekday from 10:00am to 8:00pm during all other times.  <i>Peak chargeable demand</i> is the average of the four highest peak daily demands in the month.  <i>Off-peak chargeable demand</i> is the greater of the average of the four highest off-peak daily demands in the month, or 3kW.	Chargeable demand – Peak	71.258	\$/kW
		Chargeable Demand – Off peak	7.161	\$/kW
		Usage	16.439	c/kWh
		Daily supply charge	64.541	c
31	Small customer flat-rate secondary tariff with interruptible supply.  Supply will be available for a minimum of 8 hours per day for customers connected to the Ergon Energy network, and 5 hours per day for customers connected to the Essential Energy network, but times when supply is available is subject to variation at the absolute discretion of the distribution entity. In general, this supply will be between the hours of 10.00 pm and 7.00 am.	Usage	14.932	c/kWh
33	Small customer flat-rate secondary tariff with interruptible supply.  Supply will be available for a minimum of 18 hours per day for customers connected to the Ergon Energy network, and 10 hours per day for customers connected to the Essential Energy network, but times when supply is available is subject to variation at the absolute discretion of the distribution entity.	Usage	16.331	c/kWh
41	Small business monthly demand primary tariff.	Demand	18.765	\$/kW
		Usage	14.498	c/kWh
		Daily supply charge	639.826	c

## Large customer tariffs

Tariff	Description	Charge type	Rate	Unit
44	Large business monthly demand primary tariff	Chargeable demand; or	26.142	\$/kW
	Demand threshold 30 kW / 35 kVA.	Chargeable demand	23.528	\$/kVA
		Usage	11.668	c/kWh
		Daily supply charge	4021.494	C
45	Large business monthly demand primary tariff	Chargeable demand; or	20.768	\$/kW
	Demand threshold 120 kW / 135 kVA.	Chargeable demand	18.691	\$/kVA
		Usage	11.668	c/kWh
		Daily supply charge	13081.281	c
46	Large business monthly demand primary tariff	Chargeable demand; or	17.034	\$/kW
	Demand threshold 400 kW / 450 kVA.	Chargeable demand	15.331	\$/kVA
		Usage	11.668	c/kWh
		Daily supply charge	34103.721	c
50	Large business seasonal time-of-use monthly demand primary tariff.	Peak chargeable demand	66.700	\$/kW
	Peak is Summer, being 10:00am to 8:00pm on Summer weekdays for determining chargeable demand, and all day each day for usage.	Off-peak chargeable demand	10.495	\$/kW
		Peak usage	11.459	c/kWh
	Off-peak is all times in non-summer months for determining chargeable demand and usage.	Off-peak usage	13.532	c/kWh
	Peak demand threshold 20 kW.	Daily supply charge	3368.897	c
	Off peak demand threshold 40 kW.			
51A	Large business high-voltage monthly demand primary tariff only for customers classified as CAC and supplied at 66kV.	Demand	3.039	\$/kVA
		Capacity	3.490	\$/kVA
		Usage	11.123	c/kWh
		Daily connection charge	5.903	\$/unit
		Daily supply charge	24821.461	c

Tariff	Description	Charge type	Rate	Unit
51B	Large business high-voltage monthly demand primary tariff only for customers classified as CAC and supplied at 33kV.	Demand	3.148	\$/kVA
		Capacity	4.268	\$/kVA
		Usage	11.123	c/kWh
		Daily connection charge	5.903	\$/unit
		Daily supply charge	18290.861	c
51C	Large business high-voltage monthly demand primary tariff only for customers classified as CAC and supplied on an 11 or 22kV bus.	Demand	3.817	\$/kVA
		Capacity	4.926	\$/kVA
		Usage	11.123	c/kWh
		Daily connection charge	5.903	\$/unit
		Daily supply charge	17159.661	c
51D	Large business high-voltage monthly demand primary tariff only for customers classified as CAC and supplied on an 11 or 22kV line.	Demand	7.699	\$/kVA
		Capacity	9.571	\$/kVA
		Usage	11.123	c/kWh
		Daily connection charge	5.903	\$/unit
		Daily supply charge	16513.261	c
52A	Large business high-voltage seasonal time-of-use monthly demand primary tariff only for customers classified as CAC and supplied at 33 or 66kV.  Chargeable demand is the maximum demand between 10:00am and 8:00pm Summer weekdays.  Chargeable capacity excludes all demands occurring during the chargeable demand periods.	Chargeable demand	11.880	\$/kVA
		Chargeable capacity	5.988	\$/kVA
		Usage – Summer	10.765	c/kWh
		Usage – All other times	11.079	c/kWh
		Daily connection charge	5.903	\$/unit
		Daily supply charge	13846.861	c

Tariff	Description	Charge type	Rate	Unit
52B	Large business high-voltage seasonal time-of-use monthly demand primary tariff only for customers classified as CAC and supplied on an 11 or 22kV bus.  Chargeable demand is the maximum demand between 10:00am and 8:00pm Summer weekdays.  Chargeable capacity excludes all demands occurring during the chargeable demand periods.	Chargeable demand	44.748	\$/kVA
		Chargeable capacity	4.227	\$/kVA
		Usage – Summer	10.765	c/kWh
		Usage – All other times	11.079	c/kWh
		Daily connection charge	5.903	\$/unit
		Daily supply charge	13846.861	c
52C	Large business high-voltage seasonal time-of-use monthly demand primary tariff only for customers classified as CAC and supplied on an 11 or 22kV line.  Chargeable demand is the maximum demand between 10:00am and 8:00pm Summer weekdays.  Chargeable capacity excludes all demands occurring during the chargeable demand periods.	Chargeable demand	78.117	\$/kVA
		Chargeable capacity	7.749	\$/kVA
		Usage – Summer	10.765	c/kWh
		Usage – All other times	11.079	c/kWh
		Daily connection charge	5.903	\$/unit
		Daily supply charge	13846.861	c
53	Large business high-voltage monthly primary tariff only for customers classified as ICC.	Demand	3.039	\$/kVA
		Capacity	3.490	\$/kVA
		Usage	11.123	c/kWh
		Daily supply charge	24639.027	c
ICC site-specific tariff	Large business high-voltage monthly primary tariff only for customers classified as ICC, where: <ul style="list-style-type: none"><li>the AER approved site-specific network charges are passed-through to customers and</li><li>non-network components are chargeable as defined in Part 2 of this Schedule.</li></ul>	AER approved site-specific network charges	Network charges	-
		Demand	0.173	\$/kVA
		Capacity	0.199	\$/kVA
		Usage	9.827	c/kWh
		Daily supply charge	2457.427	c

**Unmetered supply tariffs**

Tariff	Description	Charge type	Rate	Unit
71	Business flat-rate primary tariff for street lighting.	Usage	24.437	c/kWh
91	Business flat-rate primary tariff.	Usage	20.366	c/kWh

**Part 3—Obsolete tariffs.**

These tariffs are applicable subject to the matters set out in Part 1.

<b>Tariff</b>	<b>Description</b>	<b>Charge type</b>	<b>Rate</b>	<b>Unit</b>
20 (large)	Obsolete large business flat-rate primary tariff.  Scheduled phase-out date: 1 July 2021	Usage	37.595	c/kWh
		Daily supply charge	76.858	c
21	Obsolete business declining-block primary tariff.  Scheduled phase-out date: 1 July 2021	Usage – first 100 kWh/month	49.357	c/kWh
		Usage – next 9,900 kWh/month	46.374	c/kWh
		Usage – all remaining usage	35.303	c/kWh
		Minimum daily payment	72.631	c
22 (small and large)	Obsolete business time-of-use primary tariff.  Scheduled phase-out date: 1 July 2021	Usage – 7am to 9pm weekdays	49.820	c/kWh
		Usage – all other times	17.543	c/kWh
		Daily supply charge	184.717	c
37	Obsolete business time-of-use primary tariff.  Scheduled phase-out date: 1 July 2021	Usage – 4:30pm–10:30pm	54.544	c/kWh
		Usage – all other times	21.807	c/kWh
		Minimum daily payment	30.623	c
47	Obsolete large business high voltage monthly demand primary tariff.  Demand threshold 400 kW  Scheduled phase-out date: 1 July 2022	Chargeable demand	27.864	\$/kW
		Usage	12.446	c/kWh
		Daily supply charge	44689.726	c
48	Obsolete large business high voltage monthly demand primary tariff only for customers classified as CAC or ICC.  Demand threshold 400 kW  Scheduled phase-out date: 1 July 2022	Chargeable demand	28.822	\$/kW
		Usage	12.874	c/kWh
		Daily supply charge	46712.140	c



62	Obsolete farming business time-of-use declining-block primary tariff.  Scheduled phase-out date: 1 July 2021	Usage – 7am to 9pm weekdays	46.516	c/kWh
		first 10,000kWh per month		
		Usage – 7am to 9pm weekdays	39.336	c/kWh
		all remaining usage		
		Usage – all other times	16.448	c/kWh
		Daily supply charge	78.451	c
65	Obsolete irrigation business time-of-use primary tariff.  Scheduled phase-out date: 1 July 2021	Usage – Peak (daily pricing period)	36.894	c/kWh
		Usage – all other times	20.321	c/kWh
		Daily supply charge	78.003	c
66	Obsolete irrigation business fixed annual dual-rate demand primary tariff.  Scheduled phase-out date: 1 July 2021	Fixed charge (annual) – first 7.5kW	37.503	\$/kW
		Fixed charge (annual) – remaining kW	112.759	\$/kW
		Usage	19.338	c/kWh
		Daily supply charge	171.915	c

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**Part 4—Metering service charges**

These charges are applicable subject to the matters set out in Part 1.

**Large customer—type 1, 2, 3, 4 (advanced digital) meters**

Description	Charge type	Rate	Unit
Standard asset customer (annual consumption 750MWh or less)	Daily metering charge	182.880	c
Standard asset customer (annual consumption greater than 750MWh)	Daily metering charge	217.109	c
Connection asset customer	Daily metering charge	430.155	c
Individually calculated customer	Daily metering charge	493.816	c

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*End of Tariff Schedule*





# Queensland Government Gazette

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**[No. 54**

### NOTIFICATION OF REPEAL OF RESTRICTIONS ON GRANT OF MINING TENEMENTS UNDER THE MINERAL RESOURCES ACT 1989 AND THE GEOTHERMAL ENERGY ACT 2010

I, **Anthony Lynham, Minister for Natural Resources, Mines and Energy**, declare that all restrictions related to restricted area number 392 which was made under section 391 of the *Minerals Resources Act 1989* and section 33 of the *Geothermal Energy Act 2010* are repealed.

Specifically, the areas contained within the boundaries of the blocks and sub-blocks listed in Schedule 1 below are repealed.

**The Hon. Dr Anthony Lynham MP**  
Minister for Natural Resources, Mines and Energy

(Note: The Schedule includes the name of the block identification map (BIM), block number and sub-block letters as defined in the Queensland Mines and Energy Block Identification Maps Series B)

#### Schedule 1

BIM NAME	BLOCK	SUB-BLOCK
Normanton	1926	e, k, p, u, z
Normanton	1927	All
Normanton	1928	a to c, f to h, l to p, r to z
Normanton	1929	c to e, h, j to z
Normanton	1930	f, l, q, v
Normanton	1998	e, k, o, p, t, u, y, z
Normanton	1999	All
Normanton	2000	All
Normanton	2001	All
Normanton	2002	a, f, v
Normanton	2070	d, e, j, k, o, p, t, u, y, z
Normanton	2071	All
Normanton	2072	All
Normanton	2073	All
Normanton	2074	a, b, f, g, l to n, q to s, v to x

Normanton	2142	d, e
Normanton	2413	a to e
Normanton	2144	a to e, h, j, k
Normanton	2145	a to h, j, k
Normanton	2146	a to c, f to h

### *Acquisition of Land Act 1967* **TAKING OF LAND NOTICE BY THE MINISTER** (No 04) 2020

#### Short title

1. This notice may be cited as the *Taking of Land Notice by the Minister (No 04) 2020*.

#### Land taken [s.15D(1) of the Act]

2. The land described in the Schedule is taken by the State for health facility purposes and vests in the State for an estate in fee simple on and from 26 June 2020.

#### **SCHEDULE** **Central Region, Rockhampton Office** **Land Taken**

Lot 1 on SP318492 (to be registered in the Titles Registry), area 2.222 ha, part of Title Reference 30563139.

#### **ENDNOTES**

- Made by the delegate of the Minister under Acquisition of Land (Ministerial) Delegation (No 1) 2019 on 23 June 2020.
- Published in the Gazette on 26 June 2020.
- Not required to be laid before the Legislative Assembly.
- The administering agency is the Department of Natural Resources, Mines and Energy.
- File Reference – 079/0022172

### *Acquisition of Land Act 1967* **TAKING OF EASEMENT NOTICE BY THE MINISTER** (No 01) 2020

#### Short title

1. This notice may be cited as the *Taking of Easement Notice by the Minister (No 01) 2020*.

#### Easement taken [ss.6 and 15D(1) of the Act]

2. The easement described in Schedule 2 is taken by the State for purposes incidental to health facility purposes and vests in the State on and from 26 June 2020.

#### **Rights and obligations**

3. That the rights and obligations conferred and imposed by the easement include the matters set out in Schedule 1.

## SCHEDULE 1 RIGHTS AND OBLIGATIONS

### 1 Definitions and Interpretation

#### 1.1 Definitions

The following definitions apply unless the context requires otherwise.

**Authorised Person** means a person authorised by the State to exercise its rights under this Easement, and includes any officer, employee, agent, contractor, consultant, adviser, licensee or invitee of:

- (a) the State; or
- (b) such authorised persons.

**Authority** means the Local Government and any other government agency or body having jurisdiction over the Easement Land or the matters contemplated by this Easement.

**Benefitted Land** means the land benefitted by this Easement from time to time on which the Health Facility is proposed to be constructed.

**Business Day** means a day other than a Saturday, Sunday or public holiday in the locality of the Local Government.

**Cure Period** has the meaning given in clause 11(c).

**Default Notice** has the meaning given in clause 11(a).

**Defaulting Party** has the meaning given in clause 11(a).

**Dispute** has the meaning given to that term in clause 13.

**Easement** means this easement and any later amendments or variations made by the parties in writing.

**Easement Land** means the area of land burdened by this Easement.

**Health Facility** means the health facility proposed to be constructed on the Benefitted Land by the State.

**Improvements** means all fixtures affixed to the Easement Land by the Owner or a party benefitted by an Other Easement, whether constructed before or after the date of this Easement.

**Local Government** means the Rockhampton Regional Council or other local government having jurisdiction over the Easement Land from time to time.

**Notice of Dispute** has the meaning given to that term in clause 13.

**Notifying Party** has the meaning given in clause 11(a).

**Other Easements** means any easement entered into after the date of this Easement which is granted to burden the Easement Land and which is notified to the State.

**Owner** means the owner of the Easement Land and includes persons authorised by the Owner and the Owner's lessees, licensees, contractors, agents, employees and consultants.

**Policy** means an insurance policy effected or required to be effected in accordance with clause 5.

**Road** means all infrastructure and facilities associated with a road on the Easement Land, including the road surface, curb, line markings and all other usual and necessary things associated with that road.

**State** means the owner of the Benefitted Land, being the State of Queensland (represented by the Department of Health) at the date of this Easement, and includes persons authorised by the State (including visitors and invitees to the Benefitted Land) and the State's contractors, agents, employees and consultants, but does not include:

- (a) the Owner; or
- (b) members of the public who may be on the Easement Land.

**State Entity** means:

- (a) the State of Queensland or an entity having the rights and privileges of the State of Queensland, including any ministry, department, body or instrumentality of the Queensland Government;
- (b) a GOC (as that term is defined in the Government Owned Corporations Act 1993 (Qld));
- (c) an entity wholly or substantially owned by the State of Queensland; or
- (d) an entity owned or controlled by an entity in any one or more of paragraphs (a) to (c).

**State Works** means any construction works, or any

improvements erected, on the Easement Land for the exercise of the rights taken by the State under this Easement (including any works relating to the repair, maintenance or renewal of the Road).

**WHS Act** means the *Work Health & Safety Act 2011* (Qld) and the *Work Health & Safety Regulation 2011* (Qld) and all other delegated legislation and codes made under the WHS Act.

#### 1.2 Interpretation

In the interpretation of this Easement, unless the context otherwise requires:

- (a) headings are for convenience only and do not affect interpretation;
- (b) the singular includes the plural and the plural includes the singular;
- (c) if a word or phrase is defined, its other grammatical forms have a corresponding meaning;
- (d) a gender includes all genders;
- (e) a person includes an individual and a corporation;
- (f) a reference to any party to this Easement includes its successors and assigns;
- (g) a reference to a right or obligation of any party comprising two or more people confers that right, or imposes that obligation, on each of them individually and both (or all) of them together;
- (h) a reference to legislation includes an amendment of or substitution for it and a regulation or statutory instrument issued under it;
- (i) unless stated otherwise, one word or provision does not limit the effect of another;
- (j) reference to the whole includes part; and
- (k) all obligations are taken to be required to be performed properly and punctually.

#### 1.3 Rights of Third Parties

- (a) The State may grant Authorised Persons the right to exercise the rights of the State under this Easement.
- (b) Each obligation on the part of the Owner or the State is deemed to include a covenant by that party to use its best endeavours to ensure that:
  - (i) in the case of the State, Authorised Persons; and
  - (ii) in the case of the Owner, its officers, employees, agents, contractors, consultants, advisers, lessees, licensees and persons authorised by them who are on the Easement Land (including any benefitted party under an Other Easement), comply with that obligation.

### 2 Easement for Purposes Incidental to Health Facility Purposes

#### 2.1 Right of Way

The State has a right of way over the Easement Land on the terms set out in this Easement.

#### 2.2 Conditions

The right of way conferred by this Easement:

- (a) is provided in connection with access to the Health Facility;
- (b) is taken in common with the rights of the Owner and all persons duly authorised by the Owner;
- (c) may be used as a vehicle and pedestrian accessway; and
- (d) permits passing and repassing over the Easement Land at all times.

### 3 Use of the Easement Land

#### 3.1 No obstructions

Except as otherwise permitted under this Easement, the Owner and the State must not, and must procure that persons exercising their rights under this Easement do not:

- (a) do or permit anything to be done on the Easement Land which may cause any nuisance to any person in the vicinity of the Easement Land;
- (b) cause any rubbish or materials to be or accumulate on the Easement Land;
- (c) allow any vehicle to remain on the Easement Land so as to impede access to or across the Easement Land (except to the extent that there are drop off points or waiting areas for that purpose); or

- (d) cause or allow any construction, obstruction or other hindrance to be erected, accumulated or formed on the Easement Land so as to impede the use of the Easement Land for the purposes permitted by this Easement without the prior consent in writing of the other party.

### 3.2 State's obligations

In exercising its rights under this Easement, the State must:

- (a) make good any damage the State and an Authorised Person causes to the Easement Land, surrounding areas owned by the Owner or any Improvements or property on them to the Owner's reasonable satisfaction; and
- (b) cause as little damage and inconvenience as reasonably practicable.

### 3.3 Removal of obstructions

If a party fails to promptly comply with its obligations under clause 3.1 or 3.2, in addition to any of the other party's other remedies, the other party may, after giving reasonable notice in writing to the defaulting party:

- (a) dispose of any structure, material or thing and any resultant demolition materials the subject of the other party's breach in such manner as it sees fit, without being liable to account to the other party; and
- (b) recover any costs incurred in acting under clause 3.3, less any moneys received due to a disposal of removed materials, as a liquidated debt from the defaulting party.

### 3.4 Traffic Rules

The Owner may regulate the movement of traffic relating to all road users along the Easement Land by appropriate regulatory signage. The State must observe and abide by any regulatory signage erected.

### 3.5 Temporary closure or diversion

Despite any other terms of this Easement, during any construction works on the Easement Land or the Owner's land near the Easement Land, or during an emergency (as reasonably determined by the Owner), the Owner may temporarily close or obstruct the Easement Land provided that it has made available alternative access to the Benefitted Land.

The Owner must give the State not less than 5 Business Days' notice before commencing any works which will impact of the exercise of the State's rights under this Easement (except in a case of emergency where notice must be provided as soon as practicable after occurrence of the emergency) and must provide continuous alternate access before the commencement, and for the duration, of any such works.

### 3.6 Permanent Diversion

If the parties (with the State acting reasonably) agree to the permanent relocation of the Easement Land or any Road on it, the parties agree to do all things reasonably required to surrender this Easement and (if not replaced by a dedicated public road) to re-grant a replacement easement on substantially the same terms over the new area.

### 3.7 Owner may use

The State acknowledges and agrees that nothing in this Easement affects the use of the Easement Land or the Road by the Owner for lawful purposes.

### 3.8 State to comply

In exercising rights and complying with obligations under this Easement, the State must:

- (a) comply with the provisions of all laws and the requirements, notices, orders or directions of Authorities, relating to the Easement Land and the State's use of the Easement Land; and
- (b) promptly inform the Owner of any damage to the Easement Land, the Road or property or Improvements on it to the extent caused or contributed to by the State.

## 4 Works

### 4.1 No Works without Owner consent

The State must not undertake State Works without the prior written consent of the Owner. The Owner will not unreasonably withhold its consent to State Works where the relevant State Works are to improve the quality of the Road and access to the Benefitted Land consistent with the purposes

of this Easement. The Owner must promptly respond to any request for its consent under this clause 4.1. Consent of the Owner may be subject to conditions which specify the design and construction specifications and standards required to be met to commence State Works.

### 4.2 Required works

The State is not required to:

- (a) except as required by clauses 3.2 and 5, repair, maintain, upgrade or replace the Road;
- (b) undertake works, or contribute to the costs of works, relating to:
  - (i) the intersection where the Easement Land meets Yaamba Road (or similar proximate traffic works);
  - (ii) signalisation, road widening works or associated relocation of services infrastructure on Yaamba Road, within the Road or relating to any other means of access to the Benefitted Land; or
  - (iii) any extension, relocation or realignment of the Road or other road developed to provide access to the Benefitted Land.

## 5 Maintenance of Road during Construction

(a) Before construction of the Health Facility is commenced, the State must prepare and provide to the Owner a pre-construction dilapidation report in respect of the Easement Land and any improvements on or in the vicinity of the Easement Land. In the event that a pre-construction dilapidation report is not completed prior to construction commencing, it will be assumed that there were no defects to the Road or Easement Land prior to construction of the Health Facility.

(b) Promptly after completion of the construction of the Health Facility and the Health Facility commencing operations, the State must undertake and provide to the Owner a post-construction dilapidation report in respect of the Easement Land and any improvements on or in the vicinity of the Easement Land which reports on the current condition of them as against the pre-construction condition assessment and identifies any damage caused to them.

(c) Subject to clause 5(d), the State must promptly make good any damage identified in the post-construction dilapidation report to return the damaged item to its standard and condition identified in the pre-construction dilapidation report.

(d) The State is not responsible or liable for any damage, deterioration or other condition of the Easement Land or anything on it which:

- (i) is identified in the pre-construction dilapidation report;
- (ii) has arisen due to causes other than construction activities associated with the Health Facility or any other act or omission of the State; or
- (iii) which occurs after the date of delivery of the post-construction dilapidation report.

## 6 Insurance

### 6.1 Insurance

- (a) Each party must at its cost obtain and keep in full force:
  - (i) a public liability insurance policy for not less than \$20 million per occurrence which relates to the party's access to the Easement Land;
  - (ii) motor vehicle insurance in relation to any vehicles of that party which use the Road or access the Easement Land; and
  - (iii) any other insurances required by law, and must produce evidence satisfactory to the other party of current insurance cover whenever required.
- (b) This clause 6 does not apply to a party who is a State Entity.

### 6.2 Notification and Provision of Information

A party must immediately notify the other party in writing of any occurrence or incident likely to give rise to a claim



under any insurance policy which may materially adversely affect the interests of the other party.

### 6.3 Failure to Insure

If a party is unable or fails to procure or maintain the Policies of insurance which it is required to procure or maintain under this clause 6 the other party may (without derogation from its rights under this Easement, but is not obliged to) procure in its own name such insurance policies as may in the other party's discretion (acting reasonably) be required to insure against the risks contemplated by this clause 6, and the party who did not procure insurance must on demand reimburse the other party for any premiums and other reasonable costs paid by that party to obtain those policies or to undertake such steps.

### 6.4 Compliance and enforcement

Each party must:

- (a) comply with the terms of each Policy and not do or fail to do anything the consequence of which is to materially prejudice or render void or voidable its coverage under each Policy;
- (b) do everything (including providing documents, evidence and information) necessary in the reasonable opinion of the other party to claim, and to collect or recover, money due to the other party under or in respect of each Policy.

## 7 Other Easements

- (a) The State acknowledges that part of the Easement Land is intended to become subject to the Other Easements.
- (b) The State must not (except as permitted by the terms of this Easement):
  - (i) cause the Owner to breach its obligations under the Other Easements (where the State has been notified of the terms of such easements); or
  - (ii) unreasonably prevent the grantees under the Other Easements from exercising their rights under the Other Easements.
- (c) The Owner agrees to:
  - (i) use all reasonable endeavours to ensure the grantees under the Other Easements:
    - (A) comply with the terms of the Other Easements;
    - (B) do not cause a breach of the Owner's obligations under this Easement;
    - (C) make good any damage they cause to the Road or other property of the State or Authorised Persons on the Easement Land;
  - (ii) obtain any consent required to the taking of this Easement from the grantee of an Other Easement; and
  - (iii) use its reasonable endeavours to include a clause of similar effect in each Other Easement; and
  - (iv) to consult openly with the State as to the proposed terms of an Other Easement for a period of not less than 15 Business Days before it is entered into, and to have due regard and consideration to any submissions that the State makes as to the terms, location or permitted activities the subject of the Other Easement.
- (d) Wherever in this Easement the State is required to do or not do something in respect of the Easement Land or the Owner's property, that obligations includes to do or not to (as the case may be) the thing in respect of the property of the grantees under the Other Easements.
- (e) This clause is included in this Easement to benefit any grantee under any Other Easement.

## 8 Reservation

### 8.1 Reservation of rights

The Owner expressly reserves the right for itself, and those expressly authorised by the Owner, to:

- (a) undertake any works, construction, demolition, renovation or modification (with or without workman, machinery and other necessary equipment) on the Easement Land for any purpose;
- (b) install Improvements in, over or upon the Easement

Land;

- (c) deal with the Easement Land in any way, including subdividing it, transferring it or granting any rights over or in relation to it; and
- (d) grant any right to any person to facilitate or support the matters in this clause,

provided that doing so does not:

- (a) unreasonably and materially interfere with, or obstruct (other than on a temporary basis), the exercise of the State's rights taken under this Easement; or
- (b) endanger the safe or efficient operation of the Road (other than on a temporary basis).

### 8.2 Temporary Works

Despite any other term of this Easement, while carrying out any works, construction, demolition, renovation or modification (with or without workman, machinery and other necessary equipment) on the Easement Land for any purpose, or during an emergency (as reasonably determined by the Owner), the Owner (and those authorised by it) may temporarily close or obstruct the Easement Land provided that it has made available alternative access to the Benefitted Land.

### 8.3 State's obligations

Subject to the Owner meeting the State's reasonable costs and expenses, the State must, if requested by the Owner, do all things reasonably required to facilitate the exercise of the Owner's rights under this clause, including signing any consent, application, approval, document or agreement and withdrawing, or consenting to the lodgement of, any dealing for registration.

### 8.4 State's obligations in relation to Road

The State must not do anything (whether by act or omission) likely to jeopardise or prejudicially affect the safety, reliable working or efficiency of any Road.

## 9 Dedication as a Public Road

If all or part of the Easement Land is to be dedicated as a public road under section 51 of the *Land Title Act 1994* (Qld), the State must promptly, but in any event within 20 Business Days after receiving any notice of any proposed dedication from the Owner:

- (a) complete any document (including any consent, transfer, surrender or amendment of this Easement);
- (b) do any thing; and
- (c) obtain or give any consents,

as are reasonably required to give effect to the dedication contemplated by the Owner's notice. Once all or part of the Easement Land has been dedicated as a road, neither party shall have any further claim against the other in respect of this Easement (except in respect of matters arising before the date of dedication).

## 10 GST

### 10.1 Recipient of supply to pay GST

- (a) Except where this Easement specifies otherwise, an amount payable by a party under this Easement in respect of a taxable supply by the other party represents the value of the supply exclusive of GST.
- (b) The recipient of the supply must, in addition to that amount and at the same time, pay to the supplier the amount of GST payable in respect of the supply.

### 10.2 Reimbursement of expenses

If this Easement requires a party to pay for, reimburse or indemnify against any expense or liability (*Reimbursable Expense*) incurred by the other party (*Payee*) to a third party, the amount to be paid, reimbursed or indemnified is the amount of the Reimbursable Expense net of any input tax credit to which the Payee is entitled in respect of the Reimbursable Expense.

### 10.3 Supplier to provide tax invoice

- (a) The party receiving payment for a taxable supply must, when required by the GST Law, present to the payer of the payment a tax invoice for that taxable supply.
- (b) A party is not obliged, under clause 10.2, to pay an amount for GST in respect of a taxable supply to it,



until given a valid tax invoice for the supply.

#### 11 Default

- (a) If a party (**Notifying Party**) considers that the other party (**Defaulting Party**) is in breach of a provision of this Easement, the Notifying Party may give the Defaulting Party a notice specifying in reasonable detail the circumstances giving rise to the breach and the Notifying Party's assessment of the reasonable measures required from the Defaulting Party to comply with its obligations and/or rectify the default (**Default Notice**).
- (b) The Defaulting Party must use reasonable endeavours to promptly remedy the relevant breach after the Notifying Party advises the Defaulting Party of it in writing.
- (c) The Defaulting Party must comply with a Default Notice within 15 Business Days after receipt by the Defaulting Party or such other longer time (as is reasonable in the circumstances) as is specified in the Default Notice (**Cure Period**).
- (d) Subject to clause 11(a), if the Defaulting Party does not remedy or rectify the matters specified in a Default Notice to the reasonable satisfaction of the Notifying Party within the Cure Period, the Notifying Party may, provided it has given the Defaulting Party not less than 10 clear Business Days' notice of its intention to do so, remedy or rectify the relevant matters on the Defaulting Party's behalf. Such rectification works must be undertaken in a way consistent with the Defaulting Party's obligations under this Easement.
- (e) If the Notifying Party undertakes any rectifications works in accordance with clause 11(d), the Defaulting Party must pay the reasonable costs incurred in that regard to the Notifying Party as a liquidated debt payable on demand.
- (f) If during the Cure Period, the Defaulting Party has started to remedy or rectify the matters specified in a Default Notice and is continuing expeditiously do so (even if the Cure Period has expired) the Notifying Party cannot exercise its rights under clause 11(d).

#### 12 Third party beneficiary

Where a provision of this Easement purports to grant a right or benefit to a third party, the applicable party acknowledges that it has received valuable consideration for the grant of that right or benefit and the relevant provision may be enforced by that third party in accordance with section 55 of the *Property Law Act 1974* (Qld).

#### 13 Dispute Resolution

- (a) If any party considers a dispute has arisen under this Easement (**Dispute**), that party is to send written notice of the dispute (**Notice of Dispute**) to the other parties adequately identifying and providing details of the Dispute.
- (b) Within 5 Business Days of the Notice of Dispute being given under clause 13(a) a representative of each party will confer together at least once without third party advisers to attempt to resolve the Dispute.
- (c) If the Dispute is not resolved under clause 13(b) within 3 weeks of the Notice of Dispute being given then the representatives may confer together to agree a form of dispute resolution.
- (d) If either:
  - (i) no form of dispute resolution is agreed within 4 weeks of the Notice of Dispute being given; or
  - (ii) the Dispute is not resolved within 3 months of the Notice of Dispute being given,
 then either party may exercise their rights in respect of the Dispute.
- (e) This clause does not prevent a party from seeking an injunction or declaration from a court in a case of urgency.
- (f) The existence of a Dispute does not excuse a party from performing its obligations under this Easement in full

during the period in which a Dispute is being resolved.

#### 14 Notices

- (a) Any notice or other communication given by a party in connection with this Easement is deemed to have been conclusively given when made in writing and signed by the party, by its solicitors or by any authorised officer of the party and sent by express or registered post to:
  - (i) the last known residential or business address of the other party (in the case of an individual);
  - (ii) the registered office (in the case of a corporation); or
  - (iii) the physical address for deliveries listed on a website for the other party (if the other party is a State Entity).
- (b) Any notice or other communication sent by express or registered post will be conclusively deemed to have been received at the expiration of 2 Business Days after the date of posting.
- (c) If delivery or receipt of a notice occurs on a day that is not a Business Day, or is later than 5pm (local time) at the place of delivery, the notice is conclusively deemed to have been given at the commencement of business on the next Business Day in that place.

#### 15 Costs

- (a) A requesting party must pay the other party's reasonable external costs incurred in considering anything requiring that party's consent or approval under this Easement.
- (b) When a party is in default under this Easement, that party will be liable for all the other party's reasonable external costs and expenses (including legal costs on a solicitor and own client basis) relating to such default.

#### 16 General Provisions

- (a) No variation, modification or waiver of any provision of this Easement will be of any effect unless it is in writing signed by the parties or (in the case of a waiver) by the party giving it. Any variation, modification or waiver will be effective only to the extent to or for which it may be made or given.
- (b) No failure, delay, relaxation or indulgence by any party in exercising any legal, equitable, contractual, statutory or other right, power, authority, benefit, privilege, remedy, discretion or cause of action conferred on that party by this Easement will operate as a waiver of it, nor will any single or partial exercise nor any single failure to do so preclude any other or future exercise under this Easement.
- (c) The Owner and the State must do all things and sign all deeds and other documents which may be reasonably required by the other party so as to carry out and give effect to the terms and intentions of this Easement.

#### SCHEDULE 2

##### Central Region, Rockhampton Office

##### Easement Taken

Easement A in Lot 2 on SP318492 (to be registered in the Titles Registry), area 4798 m<sup>2</sup>, part of Title Reference 30563139.

#### ENDNOTES

1. Made by the delegate of the Minister under Acquisition of Land (Ministerial) Delegation (No 1) 2019 on 23 June 2020.
2. Published in the Gazette on 26 June 2020.
3. Not required to be laid before the Legislative Assembly.
4. The administering agency is the Department of Natural Resources, Mines and Energy.
5. File Reference - 079/0022172

#### Land Act 1994

#### OBJECTIONS TO PROPOSED ROAD CLOSURE NOTICE (No 19) 2020

##### Short title

1. This notice may be cited as the *Objections to Proposed Road Closure Notice (No 19) 2020*.

##### Application for road closure [s.100 of the Act]

2. Applications have been made for the permanent closure of the roads mentioned in the Schedule.

**Objections**

3.(1) An objection (in writing) to the proposed road closures mentioned in the Schedule may be lodged with the Regional Service Director, Department of Natural Resources, Mines and Energy, at the regional office for the region in which the road is situated.

(2) Latest day for lodgement of objections is **6 August 2020**.

(3) Any objections received may be viewed by other parties interested in the proposed road closure under the provisions of the *Right to Information Act 2009*. If you lodge an objection, please include in your objection letter whether you would like to be consulted if this issue becomes the subject of an access request under the *Right to Information Act 2009*.

**Plans**

4. To obtain copies of the plan of the proposed road closure please phone 13QGOV (13 74 68) for the contact details of the local regional office of Department of Natural Resources, Mines and Energy where the road is located.

**SCHEDULE****PERMANENT CLOSURE****Central Region, Rockhampton Office**

1. An area of road about 2.96 ha within Lot 865 on FTY1975 (locality of Byfield) and shown as plan of proposed road to be permanently closed on Drawing 19/791/CEN. (2019/001109)

2. An area of about 144 m<sup>2</sup> adjacent to Lot 5 on RP604623 being part of unnamed road (locality of The Range) and shown as plan of proposed road to be permanently closed on Drawing 20/510/CEN. (2020/010176)

**South Region, Brisbane Office**

\*3. An area of about 1870 m<sup>2</sup> being the corner of Beatty and Kerry Road adjoining Lot 6 on RP179580 (locality of Archerfield) and shown as road proposed to be permanently closed on Drawing 20/10153. (2020/010153)

**South Region, Gold Coast Office**

4. An area of about 1.13 ha of unformed Road adjoining the western boundary of Lot 2 on AP17508 and Lot 77 on SP244689 (locality of South Stradbroke Island) and shown as road proposed to be permanently closed on Drawing 19/3753. (2019/003753).

\*The proposed closure of this road is in conjunction with the proposed opening of another road.

**ENDNOTES**

1. Published in the Gazette on 26 June 2020.
2. Not required to be laid before the Legislative Assembly.
3. The administering agency is the Department of Natural Resources, Mines and Energy.

**Land Act 1994****REOPENING OF TEMPORARILY CLOSED ROAD  
NOTICE (No 13) 2020****Short title**

1. This notice may be cited as the *Reopening of Temporarily Closed Road Notice (No 13) 2020*.

**Reopening temporarily closed road [s.533 of the Act]**

2. It is declared that the areas of land comprised in the former Road Licences mentioned in Schedules 1 and 2 are reopened as road.

**SCHEDULE 1****North Region, Innisfail Office**

An area of about 1.255 ha separating Lot 1 on RP731310 from Lot 1 on RP744543, being the land contained within former Road Licence No. 26/5643 (2019/001751).

**SCHEDULE 2****South Region, Beenleigh Office**

An area of about 1060 m<sup>2</sup> of Shore Street adjoining the eastern boundary of Lot 73 on C627 shown as Lot 1 on RL5728, being the land contained within former Road Licence No. 6/5728. (2019/002686).

**ENDNOTES**

1. Published in the Gazette on 26 June 2020.
2. Not required to be laid before the Legislative Assembly.
3. The administering agency is the Department of Natural Resources, Mines and Energy.

**NOTIFICATION OF APPROVED FORM  
for use under**

*Land Title Act 1994, Land Act 1994 and Water Act 2000*

**Commencement**

The following form has been approved by the Registrar of Titles and Registrar of Water Allocations under delegation from the Chief Executive, Department of Natural Resources, Mines and Energy on 16 June 2020 to take effect from 1 July 2020.

**Forms approved**

The following form has been approved:

Form No.	Version No.	Form Heading
13	7	Amendment

**Withdrawal of approval of existing form**

Approval of the following form is withdrawn from 2 January 2021:

Form No.	Version No.	Form Heading
13	6	Amendment

**Availability of form**

The approved form will be available from:

<https://www.business.qld.gov.au/industries/building-property-development/titles-property-surveying/titles-property/titles-registry-forms> or by telephoning 1300 255 750.

EV Dann

Registrar of Titles and

Registrar of Water Allocations

**NOTIFICATION OF APPROVED FORM  
for use under**

*Foreign Ownership of Land Register Act 1988*

**Commencement**

The following form has been approved by the Registrar of Titles on 16 June 2020 to take effect from 1 July 2020.

**Form approved**

The following form has been approved:

Form No.	Version No.	Form Heading
25	5	Foreign Ownership Information

**Withdrawal of approval of existing form**

Approval of the following form is withdrawn from 2 January 2021:

Form No.	Version No.	Form Heading
25	4	Foreign Ownership Information

**Availability of form**

The approved form will be available from:

<https://www.business.qld.gov.au/industries/building-property-development/titles-property-surveying/titles-property/titles-registry-forms> or by telephoning 1300 255 750.

EV Dann

Registrar of Titles

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## LOCAL GOVERNMENT

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**[No. 55**

*Local Government Act 2009*

### **WHITSUNDAY REGIONAL COUNCIL (MAKING OF LOCAL LAWS) NOTICE (NO. 1) 2020**

#### **Title**

1. This notice may be cited as *Whitsunday Regional Council (Making of Local Laws) Notice (No. 1) 2020*.

#### **Making of local laws**

2. Whitsunday Regional Council (the "Council") has, by resolution dated 27 May 2020, made the following local laws and subordinate local laws:
  - (a) *Subordinate Local Law (Amending) Whitsunday Regional Council Subordinate Local Law No. 1 (Administration) 2019*;
  - (b) *Local Law (Repealing) Model Local Law No. 2 (Meetings) 2019*;
  - (c) *Subordinate Local Law (Amending) Subordinate Local Law No. 2 (Animal Management) 2019*;
  - (d) *Subordinate Local Law (Amending) Whitsunday Regional Council Subordinate Local Law No. 3 (Community and Environmental Management) 2019*;
  - (e) *Subordinate Local Law (Amending) Whitsunday Regional Council Subordinate Local Law No. 5 (Parking) 2019*;
  - (f) *Subordinate Local Law (Amending) Whitsunday Regional Council Subordinate Local Law No. 6 (Bathing Reserves) 2019*; and
  - (g) *Local Law No. 7 (Waste Management) 2019*.

#### **Local law repealed**

3. *Local Law (Repealing) Model Local Law No. 2 (Meetings) 2019* repeals *Model Local Law No. 2 (Meetings) 2008*.

#### **Subordinate local laws amended**

4. *Subordinate Local Law (Amending) Whitsunday Regional Council Subordinate Local Law No. 1 (Administration) 2019* amends *Whitsunday Regional Council Subordinate Local Law No. 1 (Administration) 2014*;
5. *Subordinate Local Law (Amending) Subordinate Local Law No. 2 (Animal Management) 2019* amends *Subordinate Local Law No. 2 (Animal Management) 2014*;
6. *Subordinate Local Law (Amending) Whitsunday Regional Council Subordinate Local Law No. 3 (Community and Environmental Management) 2019* amends *Whitsunday Regional Council Subordinate Local Law No. 3 (Community and Environmental Management) 2014*;
7. *Subordinate Local Law (Amending) Whitsunday Regional Council Subordinate Local Law No. 5 (Parking) 2019* amends *Whitsunday Regional Council Subordinate Local Law No. 5 (Parking) 2014*; and
8. *Subordinate Local Law (Amending) Whitsunday Regional Council Subordinate Local Law No. 6 (Bathing Reserves) 2019* amends *Whitsunday Regional Council Subordinate Local Law No. 6 (Bathing Reserves) 2014*.

Rodney Ferguson  
Chief Executive Officer

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# Queensland Government Gazette

## GENERAL

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[No. 56

### NOTIFICATION OF THE FILLING OF ADVERTISED VACANCIES

The following appointments to various positions have been made in accordance with the provisions of the *Public Service Act 2008*.

### NOTIFICATION OF THE FILLING OF APPOINTMENTS PART I

A public service officer, tenured general employee or a tenured public sector employee of a public sector unit listed in schedule 1 of *Public Service Regulation 2008* who wishes to appeal against a promotion listed in Part 1 must give a written Appeal Notice within 21 days following gazettal of the promotion to –

Industrial Registrar

Industrial Registry

Email: [qirc.registry@qirc.qld.gov.au](mailto:qirc.registry@qirc.qld.gov.au)Web Address: [www.qirc.qld.gov.au](http://www.qirc.qld.gov.au) for Appeal Notice

For general enquiries prior to lodgement of an appeal:

Contact Industrial Registry on 1300 592 987 or email [QIRC.registry@qirc.qld.gov.au](mailto:QIRC.registry@qirc.qld.gov.au)

### APPOINTMENT PART I – APPEALABLE

Reference Number	Vacancy	Date of Appointment	Name of Appointee	Previous Position and Classification (Unless otherwise indicated)
<b>DEPARTMENT OF CHILD SAFETY, YOUTH AND WOMEN</b>				
339889/20	Senior Team Leader, Child Services, Child and Family, Upper Mount Gravatt (PO5)	Date of duty	Strydom, Helen	Child Safety Officer, Child and Family, Region – Moreton, Service Delivery, Inala (PO2)
339889/20	Senior Team Leader, Child Services, Child and Family, Fortitude Valley (PO5)	Date of duty	Gilmour, Amanda	Child Safety Officer, Child and Family, Region – Moreton, Service Delivery, Chermside (PO3)
342523/20	Senior Team Leader, Child and Family, Region – South East Queensland, Service Delivery, Capalaba (PO5)	Date of duty	Elgvad, Camilla	Child Safety Officer, Child and Family, Region – South East Queensland, Service Delivery, Bayside (PO3)

### APPOINTMENT PART I – APPEALABLE

Reference Number	Vacancy	Date of Appointment	Name of Appointee	Previous Position and Classification (Unless otherwise indicated)
342361/20	Senior Child Safety Officer, Child and Family, Region – South West Queensland, Service Delivery, Roma (PO4)	Date of duty	Hicks, Jordie	Senior Child Safety Support Officer, Child and Family, Region – South West Queensland, Service Delivery, Roma (AO4)
342574/20	Principal Project Officer, Safer Schoolies and Event Coordination, Region – South East Queensland, Service Delivery, Surfers Paradise (AO7)	Date of duty	Schneider, Katherine	Senior Community Recovery Officer, Southern Operations, State-wide Operations, Community Services and State-wide Operations, Department of Communities, Disability Services and Seniors, Maroochydore (AO6)
344288/20	Program Support Officer, Systems Performance, Strategy and Delivery Performance, Strategy, Brisbane (AO4)	Date of duty	Jones-Martin, Sharlene	Administration Officer, Systems Performance, Strategy and Delivery Performance, Strategy (AO3)

### DEPARTMENT OF EDUCATION

DSR 328792/19P	Head of Department, Crow's Nest State School, Darling Downs South West Region (HOD)	13-07-2020	Dickens-Kilpadi, Desleigh Jane	Teacher, Wilsonton State High School, Darling Downs South West Region (TCH)
FNR 345711/20P	Head of Department – Health and Physical Education, Tully State High School, Far North Queensland Region (HOD)	13-07-2020	Paton, Leith Colin	Teacher, Tully State High School, Far North Queensland Region (TCH)
CQR 345829/20P	Principal, Lochington State School, Central Queensland Region (Lv1)	13-07-2020	Clair, Andrew James	Teacher, Biloela State School, Central Queensland Region (TCH)
NCR 344041/20P	Head of Department – Science/ Agriculture, Isis District State High School, North Coast Region (HOD)	13-07-2020	Budd, Alyssa Waverley	Teacher, Isis District State High School, North Coast Region (TCH)
NQR 344739/20P	Head of Department – Technology, Spinifex State College – Junior Campus, North Queensland Region (HOD)	13-07-2020	Waddell, Georgina Anne	Teacher, Spinifex State College – Junior Campus, North Queensland Region (TCH)
CQR 345128/20P	Head of Department – Technology/ Vocational Education and Training, Biloela State High School, Central Queensland Region (HOD)	13-07-2020	McGrath, Jake	Head of Department – Curriculum, Calliope State High School, Central Queensland Region (HOD)
MER 338289/20P	Head of Department – Senior Schooling, Aspley State High School, Metropolitan Region (HOD)	22-06-2020	Hopes, Alison Claire	Teacher, Aspley State High School, Metropolitan Region (TCH)
CQR 345130/20P	Head of Department – Teaching and Learning, Toolooa State High School, Central Queensland Region (HOD)	17-06-2020	Christensen, Sally Jane	Teacher, Toolooa State High School, Central Queensland Region (TCH)
MER 330649/20P	Head of Department (Curriculum), Craigslea State School, Metropolitan Region (HODC)	13-07-2020	Abdy, Sarah Jennifer	Teacher, Craigslea State School, Metropolitan Region (TCH)
CQR 344040/20P	Head of Department – Senior Schooling, Dysart State High School, Central Queensland Region (HOD)	13-07-2020	Simon, Veronika	Teacher, Ravenshoe State School, Far North Queensland Region (TCH)
CO 343637/20P	Training Officer, Education Systems Engagement Unit, Information and Technologies Branch, Corporate Services Division, Brisbane (AO5)	22-06-2020	Dark, Francesca	Information Officer, Education Systems Engagement Unit, Information and Technologies Branch, Corporate Services Division, Brisbane (AO4)

**APPOINTMENT PART I – APPEALABLE**

Reference Number	Vacancy	Date of Appointment	Name of Appointee	Previous Position and Classification (Unless otherwise indicated)
CO 343802/20P	Correspondence Officer, Office of the Assistant Director General, Infrastructure Services Unit, Infrastructure Services Branch, Corporate Services Division, Brisbane (AO4)	02-06-2020	Hansford, Pauline	Administration Officer, Infrastructure Business and Operational Support Unit, Infrastructure Services Branch, Corporate Services Division, Brisbane (AO2)
CO 345030/20P	Senior Computer Systems Officer, Financial Business Systems Unit, Finance Branch, Corporate Services Division, Brisbane (AO6)	22-06-2020	San Fernando, Maricor	Computer Systems Officer, Business Systems Maintenance Unit, Information and Technologies Branch, Corporate Services Division, Brisbane (PO3)
NCR 344978/20P	Business Manager, New State Primary School – Palmview, North Coast Region, State Schools Division, Palmview (AO5)	13-07-2020	Nolen, Hellen Louise	Administrative Officer, Morayfield East State School, North Coast Region, State Schools Division, Morayfield (AO2)
CO 343120/20P	Identity and Access Management Systems Officer, Cyber Security and Identity Management Unit, Information and Technologies Branch, Corporate Services Division, Brisbane (AO4)	29-06-2020	Waldon, Kayla Louise	Consultant, Information and Technologies Service Centre, Information and Technologies Branch, Corporate Services Division, Brisbane (AO3)
MER 346050/20P	Business Manager, Calamvale Special School, Metropolitan Region, State Schools Division, Calamvale (AO4)	22-06-2020	Watkin, Deborah Anne	Administrative Officer, Graceville State School, Metropolitan Region, State Schools Division, Graceville (AO2)
DSR 345369/20P	Principal Advisor, Education Services, Darling Downs South West Region, State Schools Division, Toowoomba (AO8)	22-06-2020	Linnan, Linda Doris	Senior Advisor, Speech Language Therapy, Darling Downs South West Region, State Schools Division, Toowoomba (PO5)
CQR 346321/20P	Senior Occupational Therapist, Central Queensland Region, State Schools Division, Beaconsfield (PO4)	29-06-2020	Ogden, Kimberly Melissa	Occupational Therapist, Beaconsfield State School, Central Queensland Region, State Schools Division, Beaconsfield (PO3)

**DEPARTMENT OF EDUCATION – OFFICE OF INDUSTRIAL RELATIONS**

329340/20	Principal Advisor (Construction), Construction and Major Projects, Work Health Safety Compliance and Field Services, Brisbane City (AO7)	Date of duty	Barker, Jane	Advisor, Governance and Program Support, Office of the Executive Director, Electrical Safety Office, Brisbane (AO6)
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**DEPARTMENT OF INNOVATION AND TOURISM INDUSTRY DEVELOPMENT**

343342/20	Senior Advisor, Innovation, Brisbane (AO7)	Date of duty	Holm, Brioney	Senior Program Officer, StartUp Programs, Innovation Programs, Innovation, Brisbane (AO6)
343875/20	Senior Coordination Officer, Business Operations, Office of the Deputy Director-General, Tourism Development Projects Division, Brisbane (AO6)	Date of duty	Tranent, Brooke	Executive Officer, Business Operations, Office of the Deputy Director-General, Tourism Development Projects Division, Brisbane (AO5)

**DEPARTMENT OF JUSTICE AND ATTORNEY-GENERAL**

327837/19	Deputy Registrar, Magistrates Courts Service, Queensland Court Service, Justice Services, Brisbane (AO4)	Date of duty	Kirk, Leanne	Court Services Officer, Magistrates Courts Service, Queensland Courts Service, Justice Service, Brisbane (AO3)
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**APPOINTMENT PART I – APPEALABLE**

Reference Number	Vacancy	Date of Appointment	Name of Appointee	Previous Position and Classification (Unless otherwise indicated)
344267/20	Senior Registrar, Magistrates Courts Service, Queensland Courts Service, Justice Services, Brisbane (AO7)	Date of duty	Mahoney, Leanne	Registrar, Magistrates Courts Service, Queensland Courts Service, Justice Services, Brisbane (AO6)
344267/20	Senior Registrar, Magistrates Courts Service, Queensland Courts Service, Justice Services, Brisbane (AO7)	Date of duty	Summerville, Sam	Deputy Registrar, Magistrates Courts Service, Queensland Courts Service, Justice Services, Brisbane (AO4)
344413/20	Registrar, Magistrates Courts Service, Queensland Courts Service, Justice Services, Brisbane (AO5)	Date of duty	Schull, Bridget	Deputy Registrar, Magistrates Courts Service, Queensland Courts Service, Justice Services, Brisbane (AO4)
344413/20	Registrar, Magistrates Courts Service, Queensland Courts Service, Justice Services, Brisbane (AO5)	Date of duty	Barry, Megan	Deputy Registrar, Magistrates Courts Service, Queensland Courts Service, Justice Services, Brisbane (AO4)

**QUEENSLAND CORRECTIVE SERVICES**

335967/20	Principal Facilitator, Leadership Development, Queensland Corrective Service Academy, People Capability, Organisational Capability, Wacol (AO7)	Date of duty	Hanbidge, Karin	Senior Staff Development Officer, Operational Policing and Leadership, People Capability Command, Queensland Police Service, Oxley (AO6)
335792/20	Principal Consultant – Health, Safety and Injury Management, Culture Safety and Employee Wellbeing Group, People Capability, Organisational Capability, Brisbane (AO7)	Date of duty	Kelso, Susan	Senior Advisor, Business Support Services, Divisional Support, Resources Safety and Health, Department of Natural Resources, Mines and Energy, Brisbane (AO6)
341382/20	Inspector, Operational Inspection and Major Incident Review, Professional Standards and Governance Command, Organisational Capability, Brisbane (AO7)	Date of duty	Gabriel, Helen	Probation and Parole Supervisor, Brisbane Region, Probation and Parole, Statewide Operations, Greenslope (AO6)
341382/20	Inspector, Operational Inspection and Major Incident Review, Professional Standards and Governance Command, Organisational Capability, Brisbane (AO7)	Date of duty	Crossley, Megan	Intel Analyst, Brisbane Correctional Centre, Custodial Operations, Statewide Operations, Brisbane (AO4)
342299/20	Manager, Corporate Governance and Risk, Corporate Governance and Risk Group, Professional Standards and Governance Command, Organisational Capability, Brisbane (AO8)	Date of duty	D'Souza, Monica	Executive Officer, Office of Deputy Director General Fisheries and Forestry, Fisheries Queensland, Fisheries and Forestry, Department of Agriculture and Fisheries, Brisbane (AO7)
342663/20	Manager, Employee Relations, Employee Relations Group, People Capability, Organisational Capability, Brisbane (AO8)	Date of duty	Gibson, Deneille Elizabeth	Principal Policy Consultant, Employee Relations Group, People Capability, Organisational Capability, Brisbane (AO7)

**QUEENSLAND FIRE AND EMERGENCY SERVICES**

QFES 7723/20	Station Officer, Readiness and Response Services, Queensland Fire and Emergency Services, Rockhampton (SOF)	Date of duty	Stephensen, Martin	Firefighter, Regional Operations, Central Region, Readiness and Response Service, Rockhampton (FFLEAD)
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**APPOINTMENT PART I – APPEALABLE**


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Reference Number	Vacancy	Date of Appointment	Name of Appointee	Previous Position and Classification (Unless otherwise indicated)
<b>QUEENSLAND POLICE SERVICE</b>				
315187/19	Legal Officer, Crime and Corruption Commission, Legal Services, Legal Division, Strategy Policy and Performance, Brisbane City (PO4)	Date of duty	Lee, Michael Scott	Prosecutor, Legal Division, Prosecution Services, District Prosecutions, Ipswich (PO3)
<b>DEPARTMENT OF TRANSPORT AND MAIN ROADS</b>				
341133/20	Advisor, Governance, Freight and Partnerships, Transport Strategy and Planning, Policy, Planning and Investment, Brisbane (AO5)	Date of duty	Head, Rebecca	Project Officer, Governance, Freight and Partnerships, Transport Strategy and Planning, Policy, Planning and Investment, Brisbane (AO4)
* 343089/20	Principal Advisor (Finance), Office of the Chief Engineer, Engineering and Technology, Infrastructure Management and Delivery, Brisbane (AO7)	Date of duty	Gardner, Tobie	Finance Advisor, Financial Operations, Finance and Procurement, Corporate, Brisbane (AO5)
345598/20	Advisor (Land Transaction), Strategic Property Management, Portfolio Investment and Programming, Policy, Planning and Investment, Carseldine (AO5)	Date of duty	Bartolini, Lucie	Land Transaction Officer, Strategic Property Management, Portfolio Investment and Programming, Policy, Planning and Investment, Carseldine (AO4)
342748/20	Principal Engineer (Civil), North Queensland Region, Program Delivery and Operations, Infrastructure Management and Delivery, Cloncurry (PO5)	Date of duty	Pal, Devinder	Senior Engineer (Civil), North Queensland Region, Program Delivery and Operations, Infrastructure Management and Delivery, Cloncurry (PO4)
342670/20	Principal Transport Modeller, Transport System Management, Transport Strategy and Planning, Policy, Planning and Investment, Brisbane (AO7)	Date of duty	Trivunovic, Dragan	Senior Transport Modeller, Principal Transport Modeller, Transport System Management, Transport Strategy and Planning, Policy, Planning and Investment, Brisbane (AO6)
344778/20	Principal Behavioural Scientist, Policy Safety and Regulation, Land Transport Safety and Regulation, Customer Services, Safety and Regulation, Brisbane (PO5)	Date of duty	Smyth, Tanya	Senior Policy Advisor, Policy Safety and Regulation, Land Transport Safety and Regulation, Customer Services, Safety and Regulation, Brisbane (AO6)

\* Advertised as Brisbane or Bulwer Island.

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## NOTIFICATION OF THE FILLING OF APPOINTMENTS PART II

Appointments have been approved to the undermentioned vacancies.  
Appeals do not lie against these appointments.

### APPOINTMENTS PART II – NON-APPEALABLE

Reference Number	Vacancy	Date of Appointment	Name of Appointee
<b>DEPARTMENT OF EDUCATION</b>			
SER 345047/20P	Principal, Merrimac State School, South East Region (Lv6)	13-07-2020	Schumacher, Andrew John
SER 344067/20P	Principal, Mount Warren Park State School, South East Region (Lv6)	13-07-2020	Hitchen, Mark Joseph
CQR 343241/20P	Deputy Principal, Capricornia School of Distance Education, Central Queensland Region (DP)	13-07-2020	Campbell, Rebecca Jane
CQR 345131/20P	Deputy Principal, Toolooa State High School, Central Queensland Region (DP)	13-07-2020	Batey, Jessica Louise
MER 344419/20P	Deputy Principal, Manly State School, Metropolitan Region (DP)	13-07-2020	Carroll, Lisa Marie
CQR 344750/20P	Principal, Northview State School, Central Queensland Region (LV4)	13-07-2020	Feeney, Jamie Karl
NCR 344742/20P	Head of Special Education Services, Bundaberg North State High School – Special Education Program, North Coast Region (HOSES3)	13-07-2020	Ehrke-Malone, Lynda Kay
MER 345150/20P	Deputy Principal, Wavell State High School, Metropolitan Region (DP)	13-07-2020	Byram, Tiffany Leah
MER 343774/20P	Deputy Principal, Ipswich Central State School, Metropolitan Region (DP)	13-07-2020	Perkins, Vanessa Lee
MER 343097/20P	Deputy Principal, MacGregor State High School, Metropolitan Region (DP)	22-06-2020	Short, Kirby Linden Harvey
MER 344844/20P	Deputy Principal, Manly West State School, Metropolitan Region (DP)	13-07-2020	Brewitt, Kim Leanne
SER 345059/20P	Head of Special Education Services, Woodridge State School – Special Education Program, South East Region (HOSES3)	13-07-2020	Ebrington, Judith Louise
MER 339937/20P	Deputy Principal, Ipswich State High School, Metropolitan Region (DP)	13-07-2020	O'Toole, Kelly Anne
MER 339937/20P	Deputy Principal, Ipswich State High School, Metropolitan Region (DP)	13-07-2020	Moore, Jason Lee Reginald
FNR 341823/20P	Principal, Julatten State School, Far North Queensland Region (Lv2)	13-07-2020	Barlow, Russell William
FNR 339461/20P	Guidance Officer, Trinity Bay State High School, Far North Queensland Region (GO)	13-07-2020	Goodman, Melanie Susan
DSR 346056/20P	Principal, Texas P-10 State School, Darling Downs South West Region (L3)	22-06-2020	Hendriks, Susan Jane

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**APPOINTMENTS PART II – NON-APPEALABLE**

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Reference Number	Vacancy	Date of Appointment	Name of Appointee
<b>DEPARTMENT OF EDUCATION – OFFICE OF INDUSTRIAL RELATIONS</b>			
341962/20	Director – Senior Officer, Information Communication and Technology Services, Business and Corporate Services, Brisbane (SO)	Date of duty	Elliston, Michele Ann
<b>DEPARTMENT OF PREMIER AND CABINET</b>			
339387/20	Director, Social Policy, Policy Division, Brisbane (SO)	Date of duty	Grimshaw, Robert

## GOVERNMENT AND PUBLIC NOTICES IN THE GAZETTES AS FROM 1 JULY 2013 INCLUDES 2.4% CPI INCREASE

	New Price	GST	Total
EXTRAORDINARY GAZETTE - FULL PAGE TEXT			
Formatted electronic files or E-mail (check for compatibility) per page	\$ 227.77	\$ 22.78	\$ 250.55
PROFESSIONAL REGISTER AND LISTS GAZETTES			
Formatted electronic files or E-mail (check for compatibility) 0-50 pages	\$ 135.52	\$ 13.55	\$ 149.07
Formatted electronic files or E-mail (check for compatibility) 51+ pages	\$ 115.42	\$ 11.54	\$ 126.96
NATURAL RESOURCES AND MINES GAZETTE AND TRANSPORT AND MAIN ROADS GAZETTE			
Formatted electronic files or E-mail (check for compatibility) per page	\$ 143.79	\$ 14.38	\$ 158.17
LOCAL GOVERNMENT GAZETTE			
Formatted electronic files or E-mail (must be compatible) Full page text	\$ 227.77	\$ 22.78	\$ 250.55
Formatted electronic files or E-mail (that require formatting to make compatible) Full page text	\$ 264.06	\$ 26.41	\$ 290.47
Single column, all copy to set	\$ 2.42	\$ 0.24	\$ 2.66
Double column, all to set	\$ 4.90	\$ 0.49	\$ 5.39
Single column, formatted electronic files or E-mail (check for compatibility)	\$ 0.88	\$ 0.09	\$ 0.97
Double column, formatted electronic files or E-mail (check for compatibility)	\$ 1.78	\$ 0.18	\$ 1.96
VACANCIES GAZETTE IS NO LONGER PUBLISHED - APPOINTMENT NOTICES NOW APPEAR WITHIN THE GENERAL GAZETTE			
GENERAL GAZETTE - FULL PAGE TEXT			
Formatted electronic files or E-mail (must be compatible)	\$ 227.77	\$ 22.78	\$ 250.55
Formatted electronic files or E-mail (that require formatting to make compatible)	\$ 264.06	\$ 26.41	\$ 290.47
GENERAL GAZETTE - PER MM TEXT			
Single column, all copy to set	\$ 2.42	\$ 0.24	\$ 2.66
Double column, all to set	\$ 4.90	\$ 0.49	\$ 5.39
Single column, formatted electronic files or E-mail (check for compatibility)	\$ 0.88	\$ 0.09	\$ 0.97
Double column, formatted electronic files or E-mail (check for compatibility)	\$ 1.78	\$ 0.18	\$ 1.96
GENERAL GAZETTE - APPOINTMENT NOTICES PART I (APPEALABLE) AND PART II (NON-APPEALABLE)			
APPOINTMENTS - PART I & PART II			
2 lines	\$ 44.28	\$ 4.43	\$ 48.71
3 lines	\$ 61.99	\$ 6.20	\$ 68.19
4 lines	\$ 79.70	\$ 7.97	\$ 87.67
5 lines	\$ 92.98	\$ 9.30	\$ 102.28
6 lines	\$ 110.69	\$ 11.07	\$ 121.76
7 lines	\$ 123.97	\$ 12.40	\$ 136.37
8 lines	\$ 137.25	\$ 13.73	\$ 150.98
9 lines	\$ 150.54	\$ 15.05	\$ 165.59
SUBMISSION DEADLINES:			
DEPARTMENTAL APPOINTMENT SUBMISSIONS - PART I & PART II	before 12 noon on Tuesday		
GENERAL GAZETTE SUBMISSIONS	before 12 noon on Wednesday		
LOCAL GOVERNMENT GAZETTE SUBMISSIONS	before 12 noon on Wednesday		
EXTRAORDINARY GAZETTE SUBMISSIONS	any day of the week		
For more information regarding Gazette notices, please email: <a href="mailto:gazette@hpw.qld.gov.au">gazette@hpw.qld.gov.au</a> Prices are GST inclusive unless otherwise stated.			

# Public Trustee (Fees and Charges Notice) (No.1) 2020

## Subordinate Legislation 2020

made under the  
*Public Trustee Act 1978*

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Public Trustee (Fees and Charges Notice) (No.1) 2020

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## Part 1 Preliminary

Pursuant to s 17 of the *Public Trustee Act 1978* (the “Act”) The Public Trustee of Queensland by this gazette notice fixes the fees and charges for the services the public trustee performs or provides.

### 1 Short title

This notice may be cited as the *Public Trustee (Fees and Charges Notice) (No.1) 2020*.

### 2 Commencement

This notice commences on 1 July 2020 (the “date of commencement”).

### 3 Revocation of previous notices

All previous fees and charges notices are revoked.

### 4 Definitions

The dictionary in Schedule 15 defines particular words used in this notice.

### 5 Fees

The undermentioned fees, inclusive of GST, shall be payable to the public trustee in respect of the matters mentioned.

### 6 Remission of fees

The fees in this gazette notice apply to the types of services specified herein. However, pursuant to s 8 of the *Public Trustee Regulation 2012* the public trustee may remit any or all of the fees in any particular estate or matter otherwise payable. The public trustee’s approved community service obligations address the ability of clients of limited means to pay fees for the level of service required by them, by exercising the authority in s 8 of the *Public Trustee Regulation 2012* to remit the fees payable by those clients to an appropriate level.

## Part 2 Deceased Estates

### 7 Application of part 2

This part applies to deceased estates and matters accepted for administration on or after the date of commencement, with the exception of the additional service fees referred to in s 11.

### 8 Acting as personal representative or administrator

(1) Subject to subsections (3) and (4), the fee payable for acting as

Public Trustee (Fees and Charges Notice) (No.1) 2020

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personal representative or administrator under part 3 of the Act is calculated by applying the total number of "standard units of effort" required to administer the estate in Schedule 2 part A to determine the appropriate service level as specified in Schedule 1.

- (2) The general administration activities and duties for acting under this section are stated in Schedule 3.
- (3) The minimum fee for an estate requiring full administration is \$1,722.40.
- (4) Where the only asset is land solely in the name of the deceased and the only action necessary is a transmission application by death with the original will, the fee payable is \$1,026.00.

**9 Acting as agent for an executor**

- (1) Subject to subsection (2) the fee payable for acting as agent for an executor to administer the estate of a deceased person is calculated by applying the total number of "standard units of effort" required to administer the estate in Schedule 2 part A to determine the appropriate service level as specified in Schedule 1.
- (2) Where the only action necessary is a transmission application in respect to the deceased's real property, the fee payable is \$1,026.00.

**10 Land dealing – held as joint tenants**

The fee payable for acting on the instructions of a surviving joint tenant to record the death of a joint owner of real property is \$631.85.

**11 Additional Service fees**

The public trustee may charge additional service fees for the activities specified in part 13 in addition to the fees fixed in this part.

**12 Deceased beneficiary**

The fee payable for distributing the funds held for a deceased beneficiary shall be:

- (a) where the funds held are distributed following the production of probate or a grant of administration, \$342.70.
- (b) in all other cases calculated at the hourly rate, with a minimum fee of \$342.70 and a maximum fee of \$1,143.70.

**Part 3 Disability Services****13 Application of part 3**

Part 3 applies where the public trustee is:

- (a) appointed as administrator for a financial matter, under the *Guardianship and Administration Act 2000* (the "GAAT Act");
- or

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- (b) appointed as manager of the estates of an incapacitated person under part 6 of the Act or acts pursuant to s 79 of the Act.

**14 Fees payable under s 13**

The annual fees payable under s 13 are:

- (1)(a) Where the public trustee is appointed under chapter 11 part 3 of the GAAT Act as administrator for a financial matter limited to a court sanction of a settlement in favour of an adult:
    - (i) An initial establishment fee of \$6,519.05; and
    - (ii) A personal financial administration fee calculated by applying Schedule 5; or
  - (b) For any other appointment as administrator under the GAAT Act, a personal financial administration fee calculated by applying Schedule 4; or
  - (c) For acting as manager under part 6 of the Act, a personal financial administration fee calculated by applying Schedule 4; and
- (2) An asset management fee calculated by applying Schedule 6; and
  - (3) For each real estate property or other place of residence the fee is prescribed by Schedule 6.

**15 Remission of fee for principal place of residence**

Where a real estate property is occupied by the client as their principal place of residence the fee prescribed in s 14(3) shall be remitted.

**16 Additional Service fees**

The public trustee may charge additional service fees for the activities specified in part 13 in addition to the fees fixed in this part.

## **Part 4 Agencies**

**17 Application of Part 4**

Part 4 applies where the public trustee acts as an attorney under the *Powers of Attorney Act 1998* (the "POA Act").

- (a) for financial matters;
- (b) under s 147 of the Act;
- (c) during a period of suspension of an enduring power of attorney under s 35 of the *Public Guardian Act 2014*;
- (d) for personal and health matters.

**18 Fee payable under this part**

Subject to s 19 the fee payable shall be:

- (a) for ss 17(a) or (b) appointments, the fees as prescribed by part 3

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ss 14 (1)(b), (2) and (3);

(b) for ss 17(c) or (d) appointments, the fee is calculated at the hourly rate.

**19 The public trustee and a capable principal may negotiate fees**

The public trustee and a capable principal may agree (in writing) on the fees payable for acting for the principal provided that if no agreement is reached the fees will be calculated at the hourly rate.

**20 Additional Service fees**

The public trustee may charge additional service fees for the activities specified in part 13 in addition to the fees fixed in this part.

## **Part 5 Trusts**

**21 Application of part 5**

Part 5 applies where the public trustee is appointed or otherwise becomes trustee of property.

**22 Fees payable in trusts other than testamentary trusts**

Except where the trust instrument provides otherwise, the annual fees payable for acting as trustee of trusts, other than testamentary trusts and DGR charitable trusts, are:

- (a) a service level fee calculated by applying Schedule 7;
- (b) an asset management fee calculated by applying Schedule 6; and
- (c) for each real estate property, the fee is prescribed by Schedule 6.

**23 Remission of fee for principal place of residence**

Where a real estate property held in trust is occupied by the beneficiary as their principal place of residence the fee prescribed in s 22(c) shall be remitted.

**24 Fees payable for testamentary trusts**

The fees payable for acting as trustee of a testamentary trust:

- (1) The annual fees payable for the duration of a life or limited interest are:
  - (a) a service level fee calculated by applying Schedule 8;
  - (b) an asset management fee calculated by applying Schedule 6; and
  - (c) for each real estate property, the fee is prescribed by Schedule 6.
- (2) The fees payable on the cessation of the life or limited interest are calculated by applying the total number of "standard units of effort" required to complete the administration of the estate in Schedule 2 Part B to determine the appropriate service level as specified in Schedule 1;

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(3) Where there is no life or limited interest forming part of the trust the annual fees payable for the duration of the trust are:

- (a) a service level fee calculated by applying Schedule 7;
- (b) an asset management fee calculated by applying Schedule 6; and
- (c) for each real estate property, the fee is prescribed by Schedule 6.

**25 Remission of fee in testamentary trusts for principal place of residence**

Where a real estate property is occupied by:

- (a) a person who is entitled to a life or limited interest under the trust, or
- (b) the beneficiary under the trust as their principal place of residence

the fee prescribed in s 24(1) (c) or 24(3) (c) shall be remitted.

**26 Additional Service fees**

The public trustee may charge additional service fees for the activities specified in Part 13 in addition to the fees fixed in this part.

**27 DGR Charitable Trusts**

The annual fees and charges payable for acting as trustee of a DGR charitable trust (except for those trusts where the fees and charges were set pursuant to the former s 10(3) of the *Public Trustee Regulations 1989*) shall be as prescribed by the trust instrument, or in the absence of a provision to prescribe fees and charges, a fee of 6% (excluding GST) of the income received for the trust.

## **Part 6 Prisoners**

**28 Application of Part 6**

Part 6 applies where the public trustee is managing the property of prisoners under Part 7 of the Act.

**29 Fee payable under this part**

The fee payable under this part shall be calculated at the hourly rate.

## **Part 7 Taxation Services**

**30 Application of Part 7**

Part 7 applies to the taxation services provided by the public trustee.

**31 Fees payable**

Fees calculated at the hourly rate shall apply for the following taxation

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services:

- (a) Preparation and lodgement of personal and trust income tax returns and other tax documents, including checking of assessments;
- (b) Preparation of partnership and business accounts together with the preparation and lodgement of the relevant taxation returns;
- (c) Conducting research and providing taxation advice;
- (d) Preparation and lodgement of regular Business Activity Statements subject to a minimum annual fee of \$196.80;
- (e) The reconstruction of asset registers required for Capital Gains Tax purposes where such registers were not properly maintained by the deceased or client prior to the public trustee's administration;
- (f) Setting up and maintaining Capital Gains Tax registers during the public trustee's administration or management.

## **Part 8      Property Services**

### **32    Application of Part 8**

Part 8 applies to the property management, project property management, valuation, auctioneering and related services provided by the public trustee.

### **33    Property management fee**

The fees payable for acting as property manager are calculated by applying Schedule 9.

### **34    Valuation fee**

The fee payable for carrying out valuation services is calculated by applying Schedule 10.

### **35    Auctioneers and agents commission**

The commission payable for acting as auctioneer or selling agent is calculated by applying Schedule 11.

### **36    Agreed fee or conjunction fee**

The public trustee may negotiate a fee with the principal or accept a lower fee when acting in conjunction with another agent.

## **Part 9      Investment Services**

### **37    Application of Part 9**

Part 9 applies to the investment services provided by the public trustee.

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**38 Negotiation of investments**

The fee payable for negotiating and arranging investment of funds, other than in the Public Trustee Investment Funds, is stated in Schedule 12 and shall apply for the term of such investment.

**39 Managing the Public Trustee Investment Funds**

- (1) The fee for acting as trustee of the Public Trustee Investment Fund shall be at a rate not exceeding 1.61% (including GST) per annum of the market value of the funds.
- (2) The management fee payable shall be calculated daily by the public trustee and paid monthly in arrears.

**40 Custodial trustee**

The fee payable for acting as custodial trustee under the *Corporations Act 2001 (Cth)* or the *Superannuation Industry (Supervision) Act 1993 (Cth)* shall be agreed between the parties.

**41 Corporate trustee services**

The fee payable for providing corporate trustee services in commercial business trusts shall be agreed between the parties.

## **Part 10 Special functions of a public nature**

**42 Application of Part 10**

Part 10 applies to the functions of the public trustee outlined in Part 5 of the Act.

**43 Sanction under s 59**

The fee for a sanction by the public trustee under s 59 of the Act of a compromise of actions by or on behalf of persons under a legal disability claiming money or damages or a settlement or a compromise or the acceptance of money paid into court is calculated by applying Schedule 14.

**44 Sections 61 and 62**

- (1) Subject to subsection (2), the fee payable for exercising powers under ss 61 and 62 of the Act shall be calculated at the hourly rate.
- (2) Where the public trustee acts under ss 61 or 62 of the Act prior to the acceptance for administration of an estate the minimum fee is \$409.15 in all other cases, the minimum fee is \$544.90.

**45 Audit of trusts**

The fee payable for the audit of a trust under s 60 of the Act shall be



calculated at the hourly rate.

## **Part 11      Unclaimed Moneys and Unclaimed Property**

### **46    Application of Part 11**

Part 11 applies to the functions of the public trustee as outlined in Part 8 of the Act.

### **47    Unclaimed property**

The fee payable to administer unclaimed property pursuant to Part 8 Division 2 of the Act shall be calculated at the hourly rate.

### **48    Unclaimed moneys and unclaimed superannuation**

The fee payable for receipt of unclaimed moneys pursuant to Part 8 Division 1 of the Act and moneys held unclaimed on behalf of estates and trusts and transferred to the unclaimed moneys fund pursuant to s 116 of the Act shall be \$263.40.

### **49    Inspecting the register**

The fee for inspecting the unclaimed moneys register shall be:

- (a) Fee for inspecting the register  
\$38.20 per name searched
- (b) Paper copy of details from the register  
\$2.35 per page up to 20 pages  
In excess of 20 pages, at the hourly rate for the time taken to prepare the paper copy
- (c) Providing an electronic copy of the register

charged at the hourly rate for the time taken to prepare and dispatch the electronic copy.

### **50    Managing the unclaimed moneys fund**

The fee for managing the unclaimed moneys fund shall be at the rate of 6.6% per annum on the first \$50,000 of income received and then at the rate of 5.5% per annum on the excess income over \$50,000.

## Part 12 Miscellaneous Services

### 51 Powers of attorney

- (1) Subject to subsection (2), the fees payable for the preparation or revocation of an enduring power of attorney or general power of attorney are stated in Schedule 13.
- (2) Where the public trustee is appointed as the primary attorney under a power of attorney, no fee shall be payable for the preparation of the document.

### 52 Right of the Crown to bona vacantia

The fee payable for the preparation and making of an application for the waiver of the rights of the Crown to bona vacantia shall be calculated at the hourly rate, with a minimum fee of \$436.10.

### 53 Reseal of grant of administration

The fee payable for resealing a grant of administration made outside Queensland or obtaining a grant in Queensland on behalf of an executor or administrator resident outside Queensland where the public trustee does not administer the Queensland estate shall be calculated at the hourly rate.

### 54 Application under Workers' Compensation and Rehabilitation Act 2003

The fee payable for making, investigating or prosecuting an application for compensation under s 111 of the *Workers' Compensation and Rehabilitation Act 2003* or for conducting any appeal or reference under the provisions of that Act shall be calculated at the hourly rate.

### 55 Disaster appeals fund

- (1) Subject to subsection (2), the fee payable for administering and managing the disaster appeals fund shall be 2.47% of interest received on such moneys held on behalf of the disaster appeals fund in the common fund and 1.1% of other income received.
- (2) No fee shall be charged in respect of moneys paid to or representing the proceeds of property transferred to or vested in the public trustee under the provisions of ss 35B, 35C, or 35D of the *Collections Act 1966*.

## Part 13 Additional Service Fees

### 56 Application of hourly charge

- (1) Additional Service fees calculated at the hourly rate shall be payable, when acting in any capacity or carrying out or undertaking any of the activities set out in this part:

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- (a) Arranging and authorising a funeral or cremation for a deceased person where there is no other person able or willing to do so.
  - (b) Providing instructions or other information to the Official Solicitor to the Public Trustee in regard to legal services provided by the Official Solicitor.
  - (c) Undertaking genealogical research to establish entitlements to a deceased person's estate.
  - (d) Dealing with or disposing of household furniture, effects, chattels and jewellery where there is no agreement in writing from the beneficiaries or other persons having a claim.
  - (e) Taking necessary action to deal with or preserve a client's interest in a trust, corporation, business or partnership.
  - (f) The collection or payment of considerable debts owing to or by a client at the time of commencement of the public trustee's management or administration.
  - (g) Any other activity undertaken by the public trustee for which no fee has been set in this notice.
- (2) The activities set out in this section are in addition to and not included in the activities set out in Schedules 2 and 3.

**57 Death of Incapacitated person under Part 6 of the Act**

The fee payable for the disposal of property on death under s 88 of the Act shall be:

- (a) Where the property is held disposed of following the production of probate or a grant of administration - \$342.70;
- (b) In all other cases, calculated at the hourly rate with a minimum fee of \$342.70 and a maximum fee of \$1,143.70.

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**Acting Public Trustee of Queensland and Chief Executive Officer**

## Public Trustee (Fees and Charges Notice) (No.1) 2020

## Schedule 1 Deceased Estate Fees

Standard units of effort	Service level	Fee (including GST) \$
1-20	1	454.10
21-30	2	631.85
31-40	3	1,026.00
41-50	4	1,302.40
51-75	5	1,541.65
76-90	6	1,722.05
91-110	7	2,351.55
111-130	8	3,391.80
131-150	9	3,911.30
151-170	10	4,432.10
171-190	11	4,960.55
191-225	12	5,867.75
226-265	13	6,913.15
266-305	14	7,955.90
306-345	15	8,998.85
346-385	16	10,037.75
386-450	17	11,739.50
451-515	18	13,438.75
516-615	19	16,046.45
616-715	20	18,652.80
716-815	21	21,260.65
816-965	22	25,161.85
966-1115	23	29,081.15
1116-1315	24	34,296.50
Over 1315	25	Calculated at the hourly rate

**Note**

The service level of the fee payable as stated in Schedule 1 is determined by the aggregate of the individual standard units of effort:

- (a) for dealing with the components of the administration under Part 2 as stated in Schedule 2 Part A;
- (b) for dealing with the components of the administration under Part 5 s 24(2) as stated in Schedule 2 Part B.

## Public Trustee (Fees and Charges Notice) (No.1) 2020

## Schedule 2 Part A Deceased Estates Standard Units of Effort

Activity	Standard units of effort
General administration activities and duties when acting in accordance with s 7 and described in Schedule 3	75
Filing election to administer	50
Obtaining an order to administer	75
Identifying and establishing beneficiaries and their entitlements – for each beneficiary above 3	10
For each specific bequest	5
For each beneficiary resident out of Australia	20
Real property – solely owned	40
Real property – owned as joint tenants	30
For each bank, building society or credit union cheque or savings account	15
For each superannuation fund benefit paid to the estate	40
For each life policy of assurance	25
For each holding of shares or units in an entity listed on a stock exchange	30
For each holding invested in the Public Trustee Investment Funds	20
For each holding invested in a managed investment fund (excluding Public Trustee Investment Funds)	30
For each fixed interest investment or term deposit with a financial institution	30
Obtaining a refund of nursing home entry contributions.	25
For each trust account held by a nursing home, hospital or other institution	15
For dealing with wages, holiday pay, long service leave and other worker entitlements	25
For dealing with a pension in Australia, other than from the department of social security or the department of veterans affairs	15
For dealing with an overseas pension	25
For each motor vehicle, caravan, boat and trailer	20
For the collection of damages or workers compensation due at time of death	25
For each debt due to the deceased	15
For each loan due to the deceased	15

## Public Trustee (Fees and Charges Notice) (No.1) 2020

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<b>Activity</b>	<b>Standard units of effort</b>
For dealing with funds held by the public trustee in another capacity	25
For each interest in the estate of another deceased person	25
For each weapon	15
For each funeral benefit payable, other than from the department of social security	25
For each medical practitioner or hospital claim lodged for refund with a medical insurance fund	15
For each mortgage debt owing to the deceased	50
For dealing with farm machinery	30
For dealing with livestock	30
For each liability which is secured by an encumbrance over other assets	25
For each unsecured liability as at the date of death in excess of 5	10
For each joint equity holding	15

**Note 1** For each asset (other than realty or equity holdings) held as joint tenants with another person and where the public trustee is taking action to record the death of the deceased, the relevant standard unit of effort is reduced by 50%.

**Note 2** For each asset and liability held or registered outside of Australia, the standard unit of effort is increased by 50%.

## Public Trustee (Fees and Charges Notice) (No.1) 2020

## Schedule 2 Part B Testamentary Trusts Standard Units of Effort

Activity	Standard units of effort
General trustees duties in winding up trust on cessation	25
Identifying and establishing beneficiaries and their entitlements – for each beneficiary above 3	10
For each specific bequest	5
For each beneficiary resident out of Australia	20
Real property – solely owned	20
For each bank, building society or credit union cheque or savings account	8
For each superannuation fund benefit paid to the estate	20
For each life policy of assurance	13
For each holding of shares or units in an entity listed on a stock exchange	15
For each holding invested in the public trustee investment funds	10
For each holding invested in a managed investment fund (excluding public trustee investment funds)	15
For each fixed interest investment or term deposit with a financial institution	15
Obtaining a refund of nursing home entry contributions	13
For each motor vehicle, caravan, boat and trailer	10
For each debt or loan due to the trust	8
For dealing with funds held by the public trustee in another capacity	13
For each interest in the estate of another deceased person	13
For each weapon	8
For each mortgage debt owing to the trust	25
For dealing with farm machinery or livestock	15



## **Schedule 3                      General Administration Activities and Duties**

The standard unit of effort for the general administration activities and duties for dealing with matters set out in s 8 includes the following activities:

- Payment of funeral expenses;
- Payment of up to 5 unsecured liabilities outstanding at time of death;
- Establishing the identity and entitlement of up to 3 beneficiaries;
- Dealing with household furniture, effects, chattels or jewellery with the consent of the beneficiaries;
- Advertising for statutory notice to creditors, transmission applications, and next of kin or missing beneficiaries;
- Obtaining certificate of death;
- Finalisation of the deceased's department of social security or department of veterans affairs pensions and entitlements up to date of death;
- Arrange transfer or finalisation of final accounts for phone, electricity, gas, and other relevant services;
- Finalisation and processing final refund of contributions to medical insurance funds;
- Processing personal cash located or held and other small value refunds;
- Processing income tax refunds received;
- Attending to registry searches, and the stamping and lodging of documents in a registry;
- Attending to the preparation and lodgement of documents in the registry of titles in relation to a release of a mortgage, application for a paper title, request to change name or request to amalgamate;
- Giving an indemnity for lost documents;
- Instructing and overseeing the preparation of taxation advices, returns and notices;
- Investigation and dealing with bank accounts held by the deceased as a trustee and where the public trustee does not assume the trust;
- Arranging distribution of funds to beneficiaries;
- Preparation of statements of account;
- Arranging the distribution of funds held for deceased beneficiaries;
- General care and consideration;
- Administering a prepaid funeral account.

## Public Trustee (Fees and Charges Notice) (No.1) 2020

## Schedule 4                      Personal Financial Administration Fee

The personal financial administration fee (PFA) is charged for providing support and personal contact for Disability Services clients.

These support activities may include the receipt of income, payment of bills, maintenance of financial records, negotiating with agencies such as Centrelink regarding benefits and day to day administration of the financial affairs of the client.

The PFA for a client is determined by the level of support provided to the client by applying the following levels which are based on:

- (a) the circumstances of the client's living arrangements;
- (b) how their income is received;
- (c) how their bills are paid; and
- (d) the frequency of contact with the client.

<b>Service level</b>	<b>Description of support</b>	<b>Annual fee (including GST) \$</b>
1	Client resides in a commonwealth funded aged care facility or hospital and their main source of income is paid to the facility.	1,302.40
2	Client resides in a commonwealth funded aged care facility or hospital and their main source of income is not paid to the facility.	2,087.95
3	Client is supported in the community by Disability Services Queensland through the alternate living service or by a non-government organisation through a management agreement.	2,606.15
4	Client is living in the community either independently or with the support of family/friends who assist the client with their day to day personal financial administration.	3,911.30
5	Client is living in the community with personal financial administration assistance from the public trustee and/or day to day assistance provided by support workers. Contact with the public trustee is once per fortnight or less.	6,519.05
6	Client is receiving personal financial administration assistance from the public trustee and contact with the public trustee is more than once per fortnight.	9,127.95

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## **SCHEDULE 5                      PERSONAL FINANCIAL ADMINISTRATION FEE LIMITED ADMINISTRATION ORDER**

<b>Service Level</b>	<b>Number of Transactions per annum</b>	<b>Annual fee (including GST) \$</b>
1	0-5	691.95
2	6-10	1,212.75
3	11-30	1,731.05
4	31-50	2,251.80
5	51-80	2,771.35
6	81-110	3,289.50
7	111-150	3,810.30
8	151-200	4,331.10
9	Over 200	5,193.45

## Public Trustee (Fees and Charges Notice) (No.1) 2020

**SCHEDULE 6 ASSET MANAGEMENT FEE**

<b>Service Level</b>	<b>Minimum value of assets</b>	<b>Maximum value of assets</b>	<b>Annual fee (including GST)</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>
1	0	5,000	Nil
2	5,001	10,000	196.80
3	10,001	30,000	294.15
4	30,001	50,000	594.75
5	50,001	100,000	791.90
6	100,001	200,000	1,284.45
7	200,001	300,000	1,974.10
8	300,001	500,000	2,767.45
9	500,001	750,000	3,952.30
10	750,001	1,000,000	5,927.90
11	1,000,001	1,500,000	7,706.50
12	1,500,001	2,000,000	9,582.25
13	2,000,001	2,500,000	11,557.85
14	>2,500,000		13,438.75

**Note** The value of real estate property or other place of residence, motor vehicles, household furniture, effects, chattels and personal jewellery is excluded from the calculation of the value of assets for determining the level of the asset management fee payable.

**Real Estate Property Fees**

The fee for dealing with each real estate property or other place of residence is \$979.90.

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**SCHEDULE 7 TRUSTS SERVICE LEVEL FEE**

<b>Service Level</b>	<b>Number of transactions per annum</b>	<b>Annual fee (including GST) \$</b>
1	0-1	437.40
2	2-5	574.35
3	6-10	721.35
4	11-20	940.25
5	21-30	1,257.60
6	31-40	1,572.35
7	41-50	1,874.25
8	Over 50	2,187.80

**SCHEDULE 8 TESTAMENTARY TRUSTS SERVICE LEVEL FEE**

<b>Service Level</b>	<b>Number of transactions per annum</b>	<b>Annual fee (including GST) \$</b>
1	0	Nil
2	1-6	59.90
3	7-10	391.35
4	11-15	791.90
5	16-20	1,582.55
6	21-30	2,372.05
7	31-50	3,558.15
8	Over 50	4,741.65

## Public Trustee (Fees and Charges Notice) (No.1) 2020

## SCHEDULE 9                      PROPERTY MANAGEMENT SERVICES

Service	Fee (including GST)
	\$
Storage of vehicles, furniture, estate goods and chattels in public trustee accommodation.	42.00
Inspections by building inspectors, effects officers or trust officers:	per week or part thereof
Calculated at the rate of \$164.90 per hour for the time taken, subject to a minimum of	164.90
Providing however that the minimum fee will not apply where the inspection took less than 30 minutes, in which case, a nominal fee is to apply of	89.40
Rent collection for properties of estates under administration	8.25% of the gross rentals received plus a monthly administration fee of
	6.15

## Public Trustee (Fees and Charges Notice) (No.1) 2020

**SCHEDULE 10 VALUATION FEES**

<b>Service</b>	<b>Fee (including GST)</b> <b>\$</b>
Residential property:	
Unimproved land	315.80
Improved Land	
Value under \$250,000	450.20
Value between \$250,000 and \$500,000	594.75
Value exceeding \$500,000	As agreed between the parties
Commercial or rural properties including residential properties	As negotiated, but having regard for the time taken, including travelling, and the complexity involved
Furniture, plant, implements or chattels	
Calculated at the hourly rate for the time taken subject to a minimum fee	146.95
Livestock	
Calculated at the hourly rate for the time taken, subject to a:	
Minimum fee when valued in conjunction with realty	146.95
Minimum fee when valued separately	205.70
Motor vehicles, caravans or boats	104.75
Valuations for commercial loans from common fund	As agreed between the parties

## Public Trustee (Fees and Charges Notice) (No.1) 2020

## SCHEDULE 11 AUCTIONEERS OR AGENTS COMMISSION

Service	Fee (including GST) \$
(1) Real property including building units	5.5% up to 18,000.00 of the purchase price and 2.75% thereafter
(2) Boarding houses, guest houses, residential flats, investment property, or other business of any kind inclusive of plant, stock-in-trade, goodwill, furniture, fittings or effects and with or without the freehold of the premises	5.5% up to 18,000.00 of the purchase price and 2.75% thereafter
(3) Building for removal	11% of the purchase price
(4) Stock-in-trade, furniture, fittings, effects, boats, motor vehicles, machinery or movable chattels, not coming within (1) or (2) above	
(i) Sales by auction Note: A buyer's premium to a maximum of 11% of the purchase price may apply to all items in this category.	13.2% of the purchase price with a minimum fee of 36.95 and a maximum fee of 1,042.60
(ii) Sales otherwise than by auction	11% of the purchase price with a minimum fee of 313.25 and a maximum fee of 1,042.60



## Public Trustee (Fees and Charges Notice) (No.1) 2020

**SCHEDULE 12                      NEGOTIATING INVESTMENTS**

<b>Amount Invested</b>	<b>Annual fee (including GST)</b>
<b>\$</b>	<b>\$</b>
Less than 100,000	1.00% of amount invested
100,000 to 500,000	0.50% of amount invested
500,001 to 2,000,000	0.30% of amount invested
In excess of 2,000,000	0.10% of amount invested
Minimum fee	100.90

**SCHEDULE 13                      POWERS OF ATTORNEY**

<b>Service</b>	<b>Fee (including GST)</b>
	<b>\$</b>
Preparation of an enduring power of attorney	
Standard Fee (single)	205.70
Standard Fee (double)	313.25
Preparation of a general power of attorney	118.85
Attendance outside the office	Additional 52.15
Registration in the Land Titles Office	Additional 52.15
Revocation of a power of attorney	90.65

**SCHEDULE 14                      SANCTION FEES**

<b>Amount of Sanction</b>	<b>Fee (including GST)</b>
<b>\$</b>	<b>\$</b>
Up to 1500	660.00
1501 to 12,000	1,090.00
12,001 to 50,000	2,317.00
Over 50,000	2,694.45

## Public Trustee (Fees and Charges Notice) (No.1) 2020

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## SCHEDULE 15                      DICTIONARY

Unless otherwise stated, the words defined in s 6 of the Act, in Schedule 3 of the *Powers of Attorney Act 1998*, and in Schedule 4 of the *Guardianship and Administration Act 2000* will have the same meaning and effect where they appear in this notice.

***accepted for administration*** means the date on which the public trustee formally accepts an estate for administration.

***value of assets*** means the total value of all assets other than real estate property, motor vehicles, household furniture, effects, chattels and personal jewellery.

***considerable debts*** means where the number of debts owing by or to a client exceeds 10.

***CPI*** means the Consumer Price Index for Brisbane all groups as published by the Australian Bureau of Statistics.

***DGR charitable trust*** means a public charitable trust which has been granted Deductible Gift Recipient status by the Australian Taxation Office.

***financial power of attorney*** means the appointment as an attorney under a general power of attorney and under an enduring power of attorney for a financial matter.

***GST*** means the Goods and Services Tax as defined in *A New Tax System (Goods and Services Tax) Act 1999*.

***hourly rate*** means \$263.40 per hour.

***other place of residence*** means any of the following occupied by a person or their dependants as their principal place of residence:

- a retirement village unit, whether held as a strata title, lease or other method of ownership;
- a relocatable home, mobile home or caravan permanently located in a caravan park.

***personal power of attorney*** means the appointment as an attorney under an enduring power of attorney for a personal matter.

***principal*** means in the context of a power of attorney, enduring power of attorney or an attorney under these documents, the person who made the document or appointed the attorney.

***standard unit of effort*** means the measure of the time taken to undertake the activities in Schedules 2 and 3 in an efficient manner.

***testamentary trust*** means a trust created by a will.

***the Act*** means the *Public Trustee Act 1978*.

***the GAAT Act*** means the *Guardianship and Administration Act 2000*.

***the POA Act*** means the *Power of Attorney Act 1998*.

***transaction*** means each receipt or payment of funds on behalf of the estate under administration other than the receipt of funds from or the payment of funds to the Public Trustee Investment Fund.



## **Gazette Notice**

### ***Workers' Compensation and Rehabilitation Act 2003 (Q)***

### **WorkCover Queensland Notice (No. 1) of 2020**

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## ***Workers' Compensation and Rehabilitation Act 2003 (Q) ('the Act')***

### **WorkCover Queensland Notice (No. 1) of 2020**

This notice explains how WorkCover Queensland ('WorkCover') calculates premium for the 2020–2021 year. Important parts of this notice include:

- Part 2** how an employer's total premium for 2020–2021 is calculated, including an adjustment for the previous year.
- Part 3** how an employer's estimated premium for 2020–2021 is calculated.
- Part 4** how an employer's apprentice discount for 2019–2020 and 2020–2021 is calculated.
- Part 5** how an employer's actual premium for 2019–2020 is calculated.
- Part 6** how the premium rate is calculated for employers with wages less than or equal to \$1.5 million.
- Part 7** how the premium rate is calculated for employers with wages greater than \$1.5 million.
- Part 8** Large Employer Alternative Pricing (LEAP) premium adjustment method.
- Part 9** how a WorkCover Industry Classification (WIC) is allocated to an employer's policy.

**Important definitions are explained in Schedule 1.**

#### **Part 1 — Preliminary matters**

##### **1 Commencement and application**

- 1.1 This notice commences on 1 July 2020 and applies to all assessments of premium by WorkCover for the 2020–2021 year.
- 1.2 A reference to a 'section' is a reference to a section in this notice, unless stated otherwise.
- 1.3 With the exception of Section 4.3, parts 2–9 and 11 of this notice do not apply where a worker is a 'household worker'.

#### **Part 2 — Method for calculation of premium for all employers**

##### **2 Calculation of premium for the 2020–2021 year**

- 2.1 Subject to Section 2.2, the following formula is used to calculate premium payable for the 2020–2021 year for the employer's policy:

$$P = EP_{20-21} - AD_{20-21} + AP_{19-20} - AD_{19-20} - EP_{19-20} + FP$$

- 2.2 In addition to premium payable under Section 2.1, where an employer ceases to employ workers during the 2020–2021 year, the premium payable for the period during which the employer was required by the Act to maintain a policy will be calculated in accordance with the following formula:

$$AdP = CAP - EP_{20-21} - AD_{20-21} + FP$$

**Part 3 — Calculation of estimated premium for the 2020–2021 year (EP<sub>20-21</sub>)****3 Calculation of estimated premium**

- 3.1 Subject to Section 3.2, EP<sub>20-21</sub> is calculated as the sum of EP<sub>W</sub> in respect of each allocated WIC on the employer's policy.
- 3.2 EP<sub>20-21</sub> will not be less than:
- a) \$200.00 inclusive of GST and duty for policies that commenced before 1 October 2020;
  - b) \$150.00 inclusive of GST and duty for policies commencing between 1 October 2020 and 31 December 2020;
  - c) \$100.00 inclusive of GST and duty for policies commencing between 1 January 2021 and 31 March 2021; and
  - d) \$50.00 inclusive of GST and duty for policies commencing between 1 April 2021 and 30 June 2021.
- 3.3 To remove all doubt, for the purposes of Section 3.2, WorkCover will not charge less than the amount calculated in Section 3.2, to issue, renew or cancel a policy for all or part of the 2020–2021 year, whether or not wages are paid by the policyholder.

**4 Calculation of PR<sub>20-21</sub> on insuring with WorkCover after cancelling a previous policy**

- 4.1 This section applies if an employer:
- a) commences to insure with WorkCover;
  - b) was previously insured with WorkCover;
  - c) their previous policy was cancelled within six months prior to commencing to insure again; and
  - d) the predominant activity of the employer remains the same as the predominant activity under the previous policy.
- 4.2 If Section 4.1 applies, WorkCover will reinstate the employer's previous policy and PR<sub>20-21</sub> will be calculated as if the policy had never been cancelled.
- 4.3 Section 4.2 also applies to a household worker policy where the employer's previous policy was cancelled within six months prior to commencing to insure again.

**5 Calculation of PR<sub>20-21</sub> for a new business of an acquiring employer (succession)**

- 5.1 In this section, a former employer's PR<sub>20-21</sub> ('FPR<sub>20-21</sub>') means:
- a) if the former employer holds or held a policy under the Act for the 2020–2021 year, its PR<sub>20-21</sub>, as calculated in accordance with this section; or
  - b) if the former employer's policy under the Act had ceased on or before 30 June 2020, the PR<sub>20-21</sub> which would have been calculated in accordance with this part if the former employer had an obligation to hold a policy for the 2020–2021 year.
- 5.2 Where an employer ('an acquiring employer') acquires either the whole or part of an existing business ('the acquired business'), then:
- a) the PR<sub>20-21</sub> for each relevant WIC will be equal to the PR<sub>20-21</sub> of the acquired business' policy at the date of acquisition; and
  - b) the wages and claims experience of the acquired business will be transferred to the relevant WIC of the acquiring employer.
- 5.3 Where an acquiring employer acquires the whole or part of more than one business, then:

- a) the PR<sub>20-21</sub> to be applied to the relevant WIC policy of the acquiring employer will be calculated by weighting the PR<sub>20-21</sub> of the acquired businesses and the acquiring employer's relevant policies in proportion to the wages of the acquired businesses and the acquiring employer's relevant policies; and
  - b) the wages and claims experience of the acquired businesses will be transferred to the relevant WIC of the acquiring employer.
- 5.4 Where the acquiring employer acquires only a proportion of a single business or multiple businesses, the wage and claims experience of the acquired businesses that will be transferred to the acquiring employer will represent the proportion of those wages and claims experience of the businesses that have been acquired.
- 6 Former self-insurer**
- 6.1 This section applies where an employer:
- a) was a self-insurer; and
  - b) ceased to be a self-insurer after 30 June 2020; and
  - c) insures with WorkCover for accident insurance after 30 June 2020.
- 6.2 For employers where  $W_{0P}$  is less than or equal to \$1.5 million, then PR<sub>20-21</sub> will equal IR<sub>20-21</sub>.
- 6.3 Where Section 6.2 does not apply, WorkCover will calculate a former self-insurer's premium rate that takes into account the former self-insurer's number and cost of claims during previous financial years.

#### **Part 4 — Calculation of apprentice discount for 2019–2020 year (AD<sub>19-20</sub>) and 2020–2021 year (AD<sub>20-21</sub>)**

##### **7 Application of this part**

- 7.1 This part applies if an employer:
- a) employs an apprentice; and
  - b) has reasonably complied with its obligations under Sections 48 and 50 of the Act and Regulation 8 of the Regulation.
- 7.2 Subject to Section 7.1, AD<sub>19-20</sub> is calculated as the sum of DP<sub>Wa</sub> in respect of each allocated WIC and AD<sub>20-21</sub> is calculated as the sum of DP<sub>W</sub> in respect of each allocated WIC on the employer's policy.
- 7.3 If Section 7.1 applies, wages paid to apprentices, as an apprentice, for the period of the person's apprenticeship will not be included in the premium calculation.

#### **Part 5 — Calculation of actual premium for 2019–2020 year (AP<sub>19-20</sub>)**

##### **8 Application of this part**

- 8.1 This part applies to the calculation of actual premium for the 2019–2020 year for both methods of premium calculation under Parts 6 and 7.
- 8.2 Subject to Section 8.3, AP<sub>19-20</sub> is calculated as the sum of the values of APW in respect of each allocated WIC on the employer's policy in the 2019–2020 year.
- 8.3 For the 2019–2020 year, AP will be calculated taking into account the minimum premium provisions for the 2019–2020 year.



## Part 6 — Calculation of an employer's premium rate where they pay wages equal to or less than \$1.5 million in a year

### 9 Application of this part

9.1 This part only applies to employers whose  $W_{0P}$  is less than or equal to \$1.5 million and where Section 12.1 does not apply.

9.2  $PR_{20-21}$  is calculated using the following method:

a) The employer's claims incidence (L) is calculated as:

$$L = \frac{\text{prior year claims payments (C)}}{\text{prior year actual wages (W}_0\text{)}} \times 100$$

b) The employer's performance (EP) is then calculated as:

$$EP = \frac{L}{IR_{20-21}}$$

c) The employer is allocated a rating category based on the following table:

Rating Category	Employer Performance (EP)
Rating 1	EP < 0.020 (no claims experience)
Rating 2	EP < 0.200
Rating 3	EP < 1.000 (industry experience)
Rating 4	EP < 5.000
Rating 5	EP ≥ 5.000

d) The employer's  $PR_{20-21}$  is then calculated by reference to the employer's rating category in accordance with the following table:

Rating Category	$PR_{20-21}$
Rating 1	80% of $IR_{20-21}$
Rating 2	90% of $IR_{20-21}$
Rating 3	100% of $IR_{20-21}$
Rating 4	110% of $IR_{20-21}$
Rating 5	120% of $IR_{20-21}$

e) The rating category allocated to an employer can only move up or down a maximum of one rating category each financial year.

9.3 When calculating the employer's claims incidence:

a) The first \$500 in total claims payments for each WIC is excluded.

b) The prior year claims payments include the employer's statutory and common law costs paid in the prior financial year for any injuries that occurred between 1 July 2016 and 30 June 2020.

- 9.4 Where an employer's  $PR_{19-20}$  was calculated under Part 7 and  $AW_{19-20}$  was less than or equal to \$1.5 million,  $PR_{20-21}$  will be calculated in accordance with Part 6 and the employer is assigned the rating category under Section 9.2 d) that corresponds to the employer's existing EBR industry rate relativity;

For example, if the employer's  $PR_{19-20}$  is 1.303 and the  $IR_{19-20}$  is 1.402, the employer's EBR IR relativity is 92.94% so the employer would be allocated Rating 2.

- 9.5 WorkCover may increase  $PR_{20-21}$  for an employer to a figure exceeding 120% of  $IR_{20-21}$  that WorkCover, in its sole discretion, considers to be reasonable if:
- a) the employer is allocated Rating 5 under Part 6 for three consecutive years; or
  - b) the employer does not, without reasonable excuse, participate satisfactorily in the Injury Prevention and Management program.
- 9.6 Notwithstanding this section, WorkCover may calculate an employer's premium in an alternative way that it considers to be reasonable having regard to the employer's number and cost of claims during previous financial years.

## **Part 7 — Calculation of an employer's premium rate where they pay wages greater than \$1.5 million in a year**

### **10 Application of this part**

- 10.1 This part applies to employers whose  $W_{OP}$  is more than \$1.5 million.
- 10.2 Except as provided in Sections 4, 5 and 6, premium will be calculated in accordance with the formula  $PR_{20-21} = R$  for:
- a) any allocated WIC on a new employer's policy where the employer commenced to insure after 31 December 2018 and before 1 July 2020; or
  - b) any WIC allocated for the first time to an existing employer's policy as a result of a business activity which the employer commenced for the first time after 31 December 2018 and before 1 July 2020.
- 10.3 Where Sections 10.2 and 12.1 do not apply,  $PR_{20-21}$  is the lowest of the following options:
- a)  $(E \times Z) + [R \times (1 - Z)]$ ; or
  - b)  $R \times 1.3$ ; or
  - c)  $IR_{20-21} \times 2$ , subject to Sections 10.5 to 10.7; or
  - d)  $IR_{20-21}$ , if  $E$  as calculated under Sections 13 to 17 is less than  $IR_{20-21}$ ; or
  - e) \$18.00.
- 10.4 Further to Section 10.3, where an employer's  $PR_{19-20}$  was calculated under a rating category of the type set out in Part 6 and  $AW_{19-20}$  is more than \$1.5 million,  $PR_{20-21}$  will be calculated in accordance with Part 7 and will be further limited to:
- a)  $((PR_{19-20} / IR_{19-20}) + 0.1) \times IR_{20-21}$  where  $PR_{20-21}$  is greater than  $PR_{19-20}$ .
  - b)  $((PR_{19-20} / IR_{19-20}) - 0.1) \times IR_{20-21}$  where  $PR_{20-21}$  is less than  $PR_{19-20}$ .
- 10.5 Section 10.3 c) may not be applied to limit an employer's premium rate if an employer's premium rate has been, for three prior consecutive insurance periods, limited to the calculation at Section 10.3 c).

10.6 Section 10.5 will not be applied whilst an employer is reasonably participating in the Injury Prevention and Management program.

10.7 Notwithstanding this section, WorkCover may calculate an employer's premium in an alternative way that it considers to be reasonable having regard to the employer's number and cost of claims during previous financial years.

#### **11 Value for PR<sub>20-21</sub>**

11.1 For the 2020–2021 year, PR<sub>20-21</sub> will be the greater of:

- a) PR<sub>20-21</sub> calculated under this part (excluding this section); or
- b) 10% x IR<sub>20-21</sub>.

#### **12 Calculation of PR<sub>20-21</sub> when business activity commences between 1 July 2020 and 30 June 2021**

12.1 Except as provided in Sections 4, 5 and 6, PR<sub>20-21</sub> will be calculated in accordance with the following formula PR<sub>20-21</sub> = IR<sub>20-21</sub> for:

- a) any allocated WIC on a new employer's policy where the employer commences to insure in the 2020–2021 year; or
- b) any WIC allocated for the first time to an existing employer's policy as a result of a business activity which the employer commences for the first time in the 2020–2021 year.

#### **13 Calculation of experience factor**

13.1 Sections 13–17 apply where an employer's PR<sub>20-21</sub> is calculated under Section 10.3.

13.2 The experience factor (E) for each allocated WIC on an employer's policy is to be calculated in accordance with Section 14 of this part.

#### **14 Formula for E**

14.1 Where the employer's policy commenced prior to 1 January 2019, then for each allocated WIC on the employer's policy, E is calculated as follows:

$$E = \frac{F \times (S_0 + S_1 + S_2 + C_3)}{W_0 + W_1 + W_2 + W_3} \times 100.$$

#### **15 Date of injury**

15.1 For the purposes of calculating S and C factors in Section 14, where there is doubt as to the date an injury was incurred, the injury is deemed to have been sustained by a worker on the date upon which the worker was assessed as having the injury by a doctor, nurse practitioner or a dentist under Section 132 of the Act.

#### **16 Alternative method of assessment for particular circumstances**

16.1 For the purposes of Sections 14 and 15, WorkCover may assess S, W and C factors in an alternative manner if it considers, in its sole discretion, that an employer has demonstrated particular circumstances that warrant doing so.

#### **17 F factor**

17.1 When calculating E under Section 14, the value for the F factor effective 1 July 2020 is:

$$F = 3.39$$

## **Part 8 — Large Employer Alternative Pricing (LEAP) premium adjustment method**

### **18 Application of this part**

18.1 This part applies to employers:

- a) who are eligible for self-insurance licence in Queensland as per Section 71 (1), (a) (single employer) or Section 72 (1), (a), (b) (group employer) of the Act; or
- b) who are returning entity to the WorkCover Queensland fund; or
- c) who are exiting Queensland scheme; and
- d) apply to participate in this product by completion of the LEAP application form; and
- e) approved by WorkCover to participate in the LEAP product.

18.2 If section 18.1 applies, WorkCover will use the LEAP adjustment method under Schedule 2 of this Gazette Notice to calculate and adjust premium for employers.

18.3 For the purpose of Section 18.1 (a), the number of full-time workers (FTE) employed by the employer must be at least 2,000.

18.4 Release Factors for the 2020-21 injury year as follows:

Release factor1 = 30%  
Release factor2 = 60%  
Release factor3 = 100%

18.5 Run-off factors for the 2020-21 injury year is as follows:

a) For \$500,000 individual event based cap option:

Run off factor1 = 1.85  
Run off factor2 = 1.45  
Run off factor3 = 1.25

b) For \$350,000 individual event based cap option:

Run off factor1 = 1.90  
Run off factor2 = 1.50  
Run off factor3 = 1.30

## **Part 9 — How a WorkCover Industry Classification (WIC) is allocated to an employer's policy**

### **19 Application of this part**

19.1 This part is to be read with the national industry classifications prescribed under the Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006.

### **20 One WIC per policy**

20.1 Except as provided under Sections 22 to 26, WorkCover will allocate only one WIC to an employer's policy.

### **21 WIC determined by business activity**

21.1 Except as provided under Sections 22 to 26, WorkCover will allocate the WIC it considers corresponds to or most closely describes, the employer's predominant business activity.

- 21.2 Without limiting Section 21.1, in determining the WIC that corresponds to or most closely describes the employer's predominant business activity, WorkCover will have regard to the following matters:
- a) the nature of the goods and services supplied by the employer;
  - b) the business activity or activities the employer holds itself out as performing or being ready, willing and able to perform;
  - c) the ANZSIC Top-down method;
  - d) the proportion of the employer's total sales and revenue attributable to each business activity undertaken by it and the goods and services supplied by that business activity;
  - e) the proportion of the employer's workers who work in that business activity, or provide management and support services for that business activity;
  - f) the history of workers' compensation claims and claims costs attributable to the various business activities conducted by the employer;
  - g) the amount of the payments or estimated payments made by the employer attributable to each business activity undertaken by it to persons, regardless of whether those persons are workers of the employer or not. These payments include those made to persons engaged through an arrangement with another entity whereby the persons' labour or services are provided to the employer by a separate service entity, a labour hire employer or a group training organisation; and
  - h) any other matter that WorkCover considers relevant.

**Example of WIC allocation**

- Company A performs plumbing and tiling services. Applying Section 21.2: 80% of the revenue is generated by plumbing services and 20% is generated by tiling services.
- The proportion of the employer's workers who work in each business activity, or provide management and support services for each business activity is approximately 50% for each.
- 70% of Company A's wages is for plumbing performed and 30% is for tiling performed.
- On their website, Company A advertises as a plumbing company that can provide other services.

Based on this information, the predominant business activity of Company A is plumbing services.

**Result:** Company A will be assigned WIC 323109 Plumbing Services.

**22 Multiple WICs**

- 22.1 WorkCover may allocate more than one WIC to an employer where WorkCover considers the employer:
- a) carries on more than one business activity; and
  - b) the business activities are not incidental to each other; and
  - c) each business activity operates from a separate location.
- 22.2 For the purposes of Section 22.1 b), business activities are incidental to each other if, in whole or in part:
- a) one business activity is unable to operate effectively without the other; or
  - b) goods produced or acquired by one business activity are used in the other business activity; or
  - c) any workers engaged by the employer work in both business activities to produce the goods or services supplied by that business activity; or

- d) the business activities have the same customers; or
  - e) one business activity provides essential support to the other.
- 22.3 This section does not apply to a business activity that WorkCover considers to be a separate service entity for the purposes of Section 23.
- 22.4 WorkCover will allocate separate WICs to an employer's policy with each WIC corresponding to, or most closely describing, each of the employer's business activities that satisfy Section 22.1.
- 22.5 WorkCover may have regard to any of the matters referred to in Section 21.2 when allocating WICs under Section 22.4

#### **Example of multiple WIC Policy**

Company B operates two businesses; a petrol station and a hairdressing salon. Both the petrol station and hairdressing salon operate out of dedicated shop fronts however these shop fronts are located 25km apart.

Using Section 22.1, it is determined that Company B carries on more than one business activity and each business activity operates from a separate location.

Are the business activities incidental to each other?

To determine Section 22.1 b), regard must be had to Section 22.2:

- a) *Both activities operate from different shop fronts and are separate businesses in their own right. They are able to exist without each other.*
- b) *One business activity retails fuel and the other provides a hairdressing service. These activities are not essential to each other.*
- c) *Both activities have workers independent of each other.*
- d) *As both activities are different in nature and operate from different shop fronts some 25km apart, it is highly unlikely these businesses have the same customers.*
- e) *The business activities do not provide essential support to each other.*

Based on the results of the above, it is determined that Company B carries on more than one business activity, operates from separate locations and are not incidental to each other.

**Result:** Company B will be allocated both WIC 400004 Fuel Retailing and WIC 951118 Hairdressing and Beauty Services.

### **23 Separate service entities**

- 23.1 If an employer is a separate service entity, WorkCover will allocate to the employer's policy the same WIC allocated to the principal business entity of the separate service entity.
- 23.2 Subject to Section 23.3, where WorkCover has allocated to the principal business entity more than one WIC (whether or not those WICs have been allocated under the same policy), the WIC WorkCover will allocate to the separate service entity is the WIC allocated to the principal business entity that attracts the higher or highest WorkCover industry premium rate in Schedule 3 Column 3 of the WIC table.
- 23.3 Where an employer can satisfy WorkCover of the proportions of its wages which were paid, or estimated to be paid, for work attributable to each WIC allocated to the principal business entity, WorkCover will allocate to the policy of the separate service entity each WIC allocated to the policy of the principal business entity.
- 23.4 Where the principal business entity is not obliged under the Act to hold a policy with WorkCover, the WIC to be allocated to the separate service entity's policy is the WIC that WorkCover considers would apply to the principal business entity in Queensland, applying the principles in Section 21, if the principal business entity did have a policy.

- 23.5 Where an entity is concurrently both a separate service entity and a principal business entity, WorkCover will allocate to the entity the WIC that attracts the higher or highest WorkCover industry premium rate in Schedule 3 Column 3 of the WIC table.
- 23.6 If an employer:
- a) is not an 'acquiring employer'; and
  - b) is a separate service entity; and
  - c) in the 2020–2021 year for the first time becomes:
    - i. a separate service entity; or
    - ii. insured under the Act with WorkCover.

Subject to section 23.7,  $PR_{20-21}$  for that employer will be:

- i. equivalent to the  $PR_{20-21}$  calculated for the principal business entity for the 2020–2021 year; or
  - ii. if WorkCover has calculated more than one  $PR_{20-21}$  for the same WIC (across multiple principal business entities), calculated by weighting the  $PR_{20-21}$  of each principal business entity in proportion to the wages ( $AW_{19-20}$ ) of the principal business entity; or
  - iii. if WorkCover has allocated more than one WIC subject to Section 23.3, equivalent to the  $PR_{20-21}$  calculated for each respective WIC of the principal business entity; or
  - iv. if WorkCover has allocated more than one WIC to the principal business entity and Section 23.3 does not apply, the higher or highest  $PR_{20-21}$  of the WICs allocated to the principal business entity; or
  - v. if the principal business entity's policy ceased on or before 30 June 2020, the  $PR_{20-21}$  which would have been calculated in accordance with this notice if the principal business entity had an obligation to hold a policy for the 2020–2021 year; or
  - vi.  $IR_{20-21}$ .
- 23.7 Where an existing employer:
- a) becomes a separate service entity; and
  - b) their  $AW_{19-20}$  was less than or equal to \$1.5 million; and
  - c) the principal business entity's  $PR_{20-21}$  has been calculated under Part 7

$PR_{20-21}$  for that employer will be the rating category under Section 9.2 d) that corresponds to the principal business entity's EBR industry rate relativity;

For example, if the principal business entity's  $PR_{20-21}$  is 1.303 and the  $IR_{20-21}$  is 1.402, the principal business entity's EBR IR relativity is 92.94% so the separate service entity would be allocated Rating 2.

- 23.8 Where WorkCover becomes aware for the first time that an employer is a separate service entity and:
- a) the employer has been a separate service entity in previous insurance periods; or
  - b) the employer has acquired, established or sold another principal business entity in which the separate services entity supports.

WorkCover may reassess premium for the employer by applying the WIC required under this section, for all previous years in which the employer has been a separate service entity.

**Example of a separate service entity**

A separate service entity is defined under Schedule 1 – Definitions as a business entity whose predominant business activity is the provision of any support, service or performance function for a principal business entity.

A principal business entity is defined under Schedule 1 – Definitions as the business operation or legal entity that the separate service entity has been established to support.

#### **Example 1**

Company C is a large construction company. Its WIC is 302016 Non-Residential Building Construction and premium rate (PR<sub>20-21</sub>) is 1.623. It decides to set up Company D to provide administration services to Company C and no other entity.

According to the definition of separate service entity under Schedule 1, Company D is a separate service entity to Company C.

Using Section 23.1, Company D will be allocated the same WIC as Company C, ie WIC 302016.

Using Section 23.6 c), Company D will be allocated the premium rate (PR<sub>20-21</sub>) of Company C, ie 1.623.

**Result:** Company D will be allocated WIC 302016 Non-Residential Building Construction with a premium rate (PR<sub>20-21</sub>) of 1.623.

#### **Example 2**

Company E is a large construction company that has two businesses and has been allocated 2 WICs under Part 9;

- a) WIC 302016 Non-Residential Building Construction - PR<sub>20-21</sub> is 1.623 and IR<sub>20-21</sub> is 2.136.
- b) WIC 182913 Other Basic Polymer Manufacturing - PR<sub>20-21</sub> is 1.932 and IR<sub>20-21</sub> is 1.962

It also sets up a separate service entity, Company F, to provide administration services for Company E.

Because Company E has two different WICs, WorkCover must determine which WIC to allocate to Company F.

Section 23.3 does not apply as Company F's staff support both businesses.

Under Section 23.2, WorkCover will allocate to Company F the WIC which has the highest industry premium rate; ie WIC 302016.

Then under Section 23.6 c), WorkCover will allocate to Company F the highest of the two premium rates (PR<sub>20-21</sub>); ie PR<sub>20-21</sub> – 1.932.

**Result:** Company F will be allocated WIC 302016 Non-Residential Building Construction with a premium rate (PR<sub>20-21</sub>) of 1.932.

### 23.9 If an employer:

- a) is not an 'acquiring employer'; and
- b) is a principal business entity; and
- c) in the 2020–2021 year for the first time insures workers previously insured under a separate service entity of the employer,

PR<sub>20-21</sub> for that employer will be:

- i. equivalent to the PR<sub>20-21</sub> calculated for the separate service entity for the 2020–2021 year (for each respective WIC); or
- ii. if the separate service entity's policy ceased on or before 30 June 2020, the PR<sub>20-21</sub> which would have been calculated in accordance with this notice if the separate service entity had an obligation to hold a policy for the 2020–2021 year; or
- iii. if the employer has an existing policy and an obligation to declare AW<sub>19-20</sub>, calculated by weighting the PR<sub>20-21</sub> of the employer and separate service entity in proportion to the wages of each entity.

## 24 Labour hire employers

- 24.1 Where a labour hire employer is predominantly providing services that are appropriately defined under a particular WIC, by applying the principles in Section 21 WorkCover will



allocate the WIC it considers corresponds to or most closely describes, the employer's predominant business activity.

- 24.2 If the employer is a labour hire employer, WorkCover will calculate PR<sub>20-21</sub> by:
- identifying the proportion of the total wages paid by the employer which are paid to workers whose labour is not supplied to third parties;
  - applying WIC code 721236 to the proportion of wages identified at paragraph 24.2a)
  - ascertaining, for each third party to whom the employer supplies labour, the wages paid by the employer to the workers whose labour it supplies to each of those third parties.
  - using Schedule 3 Column 1 of the WIC table, identifying the WIC Code from the following list that corresponds to the WIC Code allocated by WorkCover to the policy of each third party to which the employer supplies such labour,
 

A01100, B06000, C11000, D26000, E30000, F33000, G39000, H44000, I46000, J54000, K62000, L66000, M69000, N72000, O75000, P80000, Q84000, R89000, S94000.
  - applying the WIC Code identified by paragraph 24.2d) to the wages paid by the employer to the workers supplied to each third party.
- 24.3 Where the third party to whom the labour hire employer supplies labour is not obliged under the Act to hold a policy with WorkCover, or is a self-insurer, by applying the principles in Section 21 WorkCover will allocate to the labour hire employer's policy the WICs listed in Section 24.2d).
- 24.4 Where the third party to whom the labour hire employer supplies labour is itself a labour hire employer, WorkCover may have regard to the final third party where the labour is supplied for allocation of the labour hire WICs.

#### Examples of labour hire wages allocation

##### Example 1

Company G is a labour hire company that provides staff to multiple client businesses in multiple industries.

One client, Company H, is in the civil construction industry where the occupation of the staff provided varies. Company H has its own policy and is allocated WIC 310915 Other Heavy and Civil Engineering Construction. It also engages some workers through a labour hire arrangement from Company G.

Company G provides four workers to Company H: a labourer, a project manager, an accountant and a cleaner.

Even though all four workers have different occupations, the wages are allocated according to the industry of the client business. Wages are not allocated according to the occupation of the worker provided.

As the client business is in the construction industry, the relevant labour hire WIC is E30000 Construction.

**Result:** Wages for all four workers are declared against WIC E30000 Construction as this is the industry in which Company H operates.

##### Example 2

Company Y is a labour hire company that provides staff to multiple client businesses which operate farms growing a wide variety of crops.

Company Y is providing the on hire workers to undertake contract fruit and vegetable picking services and other general farm labouring.

**Result:** As the nature of this activity is appropriately captured under WIC of 052918 – Other Agriculture & Fishing Services, WorkCover would apply a single WIC rather than the general labour hire classification.

**25 Labour hire employer who cannot identify third parties to whom they supply labour**

25.1 This section applies where a labour hire employer cannot provide reasonable evidence to enable WorkCover to identify a WIC code for each third party to whom the employer supplies labour pursuant to sections 24.2d) or 24.3.

25.2 For the period of time the employer is unable to provide the information required in section 25.1, WorkCover may apply a further default premium amount on the portion of wages paid to any unverified third party.

25.3 Where further default premium is applied, WorkCover will:

- a) calculate premium in accordance with Part 2 on the proportion of wages paid to verified third parties only; and
- b) calculate the further default premium on the portion of wages paid to unverified third parties using the following method:

$$\text{FDP} = \frac{\text{PWU} \times \text{FDP}_R}{100}$$

25.4 Where further default premium is applied, premium payable by the labour hire employer will be the sum of the amounts calculated in sections 25.3a) and 25.3b).

**26 Group training organisations**

26.1 The WIC or WICs to be allocated to a group training organisation is the WIC or WICs determined under this section.

26.2 Where a group training organisation employs a worker who is not referred to in Schedule 2 Part 1 Section 5 of the Act, the WIC to be allocated to the policy for the group training organisation is Group Training Organisation (Category 1).

26.3 Where a group training organisation employs a worker who is referred to in Schedule 2 Part 1 Section 5 of the Act, the WIC to be allocated to the policy for the group training organisation is either:

- a) for the part of the period of the placement with another business that the worker is taking leave of any description or block release training—Group Training Organisation (Category 1); or
- b) in all other circumstances, the category WIC of the WIC code in Schedule 3 Column 1 of the WIC table corresponding to the WIC allocated to the policy of the client business.

26.4 Where the client business policy has been allocated more than one WIC, the WIC allocated under Section 26.3 to the group training organisation policy is the relevant category WIC where the worker is engaged.

26.5 For the purposes of Section 26.3, where the client business is not obliged to hold a policy under the Act or is a self-insurer, by applying the principles in Section 21 WorkCover will apply the WIC that WorkCover considers would apply to the client business, as if the client business had a policy.

**27 Allocation of wages to WIC**

27.1 Except as provided by Sections 24 to 26, premium is to be assessed for each allocated WIC using wages paid by the employer for each worker wholly or substantially engaged in work activities under that allocated WIC.

27.2 Where WorkCover considers a worker is wholly or substantially engaged in work activities under more than one allocated WIC, WorkCover will allocate wages paid or payable to that worker to the WIC that attracts the higher or highest WorkCover industry premium rate in Schedule 3 Column 3 of the WIC table.

- 27.3 Where a WIC is allocated to a separate service entity pursuant to Section 23.3, for each such WIC WorkCover will allocate the amount of wages paid or estimated to be paid by the employer to workers engaged in the separate service entity in the proportions calculated under Section 23.3.

## Part 10 — Calculation of further premium (FP)

### 28 Further premium

- 28.1 Further premium for an employer means an amount, other than assessed premium or provisional premium, payable by an employer to WorkCover under the Act, and includes the following:
- a) arrears of premium;
  - b) interest on premium under the Regulation for payment of premium by instalments;
  - c) an amount of unpaid premium or a payment or penalty payable under Section 57(2) of the Act;
  - d) additional premium for late payment under Section 61 or 62 of the Act;
  - e) additional premium under Section 63 of the Act;
  - f) an amount payable under Section 66 of the Act;
  - g) an amount payable under Section 109(A) of the Act; or
  - h) an amount payable under Section 229 of the Act.
- 28.2 Unpaid premium under Section 28.1 c) is calculated in accordance with the following formula:
- $$UP = UW \times PR_{20-21}.$$

## Part 11 — Default assessment

### 29 Default assessment of premium

- 29.1 Subject to this part, where WorkCover makes a default assessment in lieu of; or in addition to, assessment for premium under Section 2.2, the employer's default premium in the 2020–2021 year is to be assessed in accordance with the following formula:

$$DP_{20-21} = DEP_{20-21} + DAP_{19-20} - EP_{19-20} + FP.$$

### 30 Default assessment of adjusted premium

- 30.1 Subject to this part, where WorkCover makes a default assessment in lieu of or, in addition to, assessment of premium under Section 2.2, then the employer's default premium in the 2020–2021 year is to be assessed in accordance with the following formula:

$$DAdP_{20-21} = DCAP - DEP_{20-21} + FP.$$

### 31 Principles to be applied in default assessments

- 31.1 Where WorkCover makes a default assessment, WorkCover must have regard to the matters and principles contained in Parts 2–10 of this notice wherever possible.

### 32 Minimum default assessment

- 32.1  $DAP_{19-20}$ ,  $DEP_{20-21}$  or  $DCAP$  calculated under this part will not be less than \$500 inclusive of GST and duty.

**33 Allocation of a Silicosis claim to a specific employer**

33.1 Subject to this part, where WorkCover accepts silicosis claims the claim costs will be allocated to the employer as follows and the claims experience will be included in the premium calculation:

- a) If the worker has been employed by one employer only, classified or should have been classified under WIC 209013, or another WIC, then C, S factors or C<sub>3</sub> costs will be allocated to that employer's policy; or
- b) If the worker has been employed by more than one employer, classified or should have been classified under WIC 209013, or another WIC, then C, S factors or C<sub>3</sub> costs will be allocated to the employer where the evidence indicates the worker has been employed for the longest duration; or
- c) For the purposes of this section, WorkCover may allocate C, S factors or C<sub>3</sub> in an alternative manner to an employer classified under any WIC if it considers, in its sole discretion, that evidence demonstrates particular circumstances that warrant doing so.

**Part 12 — Miscellaneous****34 Rounding**

34.1 Calculations performed under this notice are as follows:

DR	Rounded to 3 decimal places
E	Rounded to 3 decimal places
P	Rounded to nearest cent
PR	Rounded to 3 decimal places
R	Rounded to 3 decimal places
Transitional relativity percentage	Not to be rounded
Z	Rounded to 6 decimal places
EP	Rounded to 3 decimal places
L	Rounded to 3 decimal places
FDP	Rounded to nearest cent

**35 Payment of premium by instalment**

35.1 The interest rate to apply to an instalment plan approved by WorkCover after 30 June 2020 is 11.25% per annum.

**36 Household workers**

36.1 Effective 1 January 2021, the premium payable by an employer of a household worker or workers is \$25.00 per policy per year or part of a year inclusive of GST and duty.

**37 Interns**

37.1 For the 2019–2020 year, every employer who engaged interns will need to declare the number of interns in their workplace during the 2020–2021 policy renewal.

37.2 For the 2020–2021 year, WorkCover will not calculate and charge additional premium pursuant to Section 63B of the Act

**38 Actuarial estimates**

38.1 The guidelines to apply to all actuarial estimates used in calculating premium payable by a former self-insurer after cancellation of their self-insurance licence is set out in this section.

**38.2 Standard for preparation of actuarial estimates**

Actuarial estimates must be prepared in accordance with the Institute of Actuaries of Australia Professional Standard 300 — Valuations of General Insurance Claims — as in force at the time the estimate is prepared.

**38.3 Valuation of estimates**

The valuation of estimates must comply with Australian Accounting Standard AASB 1023— General Insurance Contracts, as in force at the time the estimate is prepared.

**38.4 Discount rate**

The assumed rate of investment used in calculating estimates must be a gross risk-free rate of return determined in accordance with Australian Accounting Standard AASB 1023— General Insurance Contracts.

**38.5 Claims administration expenses**

The assumed rate of expenses of claims must be the same as the actuary's valuation on an ongoing basis, except that the rate assumed must not be less than 7% of the estimated claims liability.

**39 GST and duty**

39.1 The amount payable as premium may be increased to take account of the following:

- a) GST payable for the supply of the policy in accordance with the *A New Tax System (Goods and Services Tax) Act 1999* (Cth);
- b) duty payable under the *Duties Act 2001* (Q) in respect of the policy; and
- c) from 1 July 2007, premiums refunded by WorkCover to policyholders will not include any GST component where the refund relates to a negative premium. This is in accordance with a private ruling received by WorkCover Queensland from the Australian Taxation Office (Authorisation Number: 62889).

## Schedule 1 — Definitions

In this notice:

**2020–2021, 2019–2020** and years so written means the period of insurance that commences on 1 July of the first year and concludes on 30 June of the second year, being the financial year.

**2019 notice** means the WorkCover Queensland Notice (No. 1) of 2019 published in the Queensland Government Gazette No. 44 on Friday, 21 June 2019 and its addendum.

**A** means administrative costs associated with claims incurred during the final period of the self-insurance licence, calculated by multiplying (Ps + LA) by 0.070.

**acquiring employer** means an employer who, on a date (the acquisition date) in the 2020–2021 year, acquires the whole or a part of a business (a new business) from a former employer, and in accordance with Section 55 of the Act, WorkCover has decided to have regard to the claims experience of the business under the former employer.

**AD<sub>19-20</sub>** means apprentice discount for the 2019–2020 year calculated under Part 4.

**AD<sub>20-21</sub>** means apprentice discount for the 2020–2021 year calculated under Part 4.

**AdP** means the adjusted premium payable where an employer ceases to be obliged to hold a policy under the Act in the 2020–2021 year.

**allocated WIC** means a WIC allocated by WorkCover to a policy under Part 9.

**ANZSIC** means the Australian and New Zealand Standard Industrial Classification 2006.

**ANZSIC Top-down method** means the method prescribed under chapter 4 of ANZSIC.

**AP<sub>19-20</sub>** means actual premium for the 2019–2020 year calculated under Part 5.

**apprentice** means a person who is an apprentice under the *Further Education and Training Act 2014*.

**AP<sub>W</sub>** means the actual premium for an allocated WIC for the 2019–2020 year calculated in accordance with the formula:

$$AP_W = \frac{W_0 \times PR_{19-20}}{100}$$

**AW<sub>19-20</sub>** means the actual wages paid by the employer in the 2019–2020 year.

**Base premium** means premium calculated as per this Gazette Notice.

**C** means prior year claims payments under Part 6.

**C factor** means C<sub>3</sub>.

**C<sub>3</sub>** means the costs of damages claims to 30 June 2020 against the employer in respect of injuries incurred in the 2016–2017 year where such costs include:

- a) damages awarded by a Court or an amount for which the claim was settled or otherwise finalised;
- b) the costs incurred by WorkCover in the course of defending and resolving or finalising the claim; and
- c) where the claim is a current claim or a settled claim at 30 June 2020, WorkCover's reasonable estimate of damages and the costs to be incurred in the course of defending the claim.

**CAP** means the assessed premium payable for the period commencing either:

- a) on and including 1 July 2020; or

- b) the date in the 2020–2021 year on which the employer commences to be insured under the Act and concluding on the date the employer ceases to be obliged to hold a policy under the Act as calculated under Part 2.

CAP is calculated in accordance with the following formula:  $CAP = W_A \times PR_{20-21}$ .

**category WIC** means any of the following WICs in Schedule 3 Column 2:

- a) Group Training Organisation (Category 1);
- b) Group Training Organisation (Category 2);
- c) Group Training Organisation (Category 3); or
- d) Group Training Organisation (Category 4).

**claims costs** means statutory claims and damages claims costs as outlined in the definitions of compensation and damages in Chapter 1, Part 4, Division 1 of the Act

**client business** means an entity who is supplied workers by a labour hire organisation or group training organisation.

**costs** of a claim for damages and of a statutory claim do not include the following:

- a) for claims received on or after 1 July 2016 the amount (if any) by which the payments made exceed \$175,000;
- b) costs of a claim arising from the circumstances described in Section 34(1)(c) of the Act; and
- c) costs of a claim arising from the circumstances described in Section 35 of the Act.
- d) costs of a claim arising from the circumstances described in s232AB of the Act for medical treatment incurred during the prescribed period where the claim is rejected.

**current claim** means a claim by or on behalf of the employer's worker for damages that is neither a finalised claim nor a settled claim and includes a claim in any notice of claim served on WorkCover pursuant to Sections 275 or 298 of the Act whether the notice is compliant or not.

**DAdP<sub>20-21</sub>** means the default assessment of adjusted premium payable for that part of the 2020–2021 year the employer is obliged to hold a policy under the Act.

**damages claim** means a claim for damages as described in Section 10 of the Act.

**DAP<sub>19-20</sub>** means the default assessment of actual premium payable for the 2019–2020 year and is to be determined by WorkCover as either:

- a) AP as calculated; or
- b) the sum of the solutions to the following formula calculated for each allocated WIC on the employer's policy:

$$\frac{W_0 \times DR_{19-20}}{100}$$

**DCAP<sub>20-21</sub>** means the default assessment of actual premium for that part of the 2020–2021 year that the employer is liable under the Act, and is to be assessed as the sum of the solutions to the following formula calculated for each allocated WIC on the employer's policy:

$$\frac{W_A \times PR_{20-21}}{100}$$

**default assessment** means default assessment of premium pursuant to Section 58 of the Act, but does not include a reassessment of premium pursuant to Section 58(8)(a) of the Act.

**DEP<sub>20-21</sub>** means the default assessment of estimated premium for the 2020–2021 year to be determined by WorkCover to be either:

- a) EP<sub>20-21</sub> as defined; or
- b) the sum of the solutions to the following formula calculated for each allocated WIC on the employer's policy:

$$\frac{W \times DR_{20-21}}{100}$$

**DP<sub>W</sub>** means the 2020–2021 apprentice premium discount for an allocated WIC calculated as:

$$DP_W = \frac{WA \times PR_{20-21}}{100}$$

**DP<sub>Wa</sub>** means the 2019–2020 apprentice premium discount for an allocated WIC calculated as:

$$DP_{Wa} = \frac{WD \times PR_{19-20}}{100}$$

**DP<sub>20-21</sub>** means default premium payable for the 2020–2021 year.

**DR<sub>19-20</sub>** means default premium rate for 2019–2020 as calculated under the 2018 notice.

**DR<sub>20-21</sub>** means the default premium rate for 2020–2021 year for an allocated WIC and is calculated by the same method as PR<sub>20-21</sub>.

**duty** means any duty levied in accordance with the *Duties Act 2001* (Q).

**E** means the Experience Factor for an allocated WIC in the 2019–2020 year calculated in accordance with Sections 13 to 17.

**employer** is defined in Section 30 of the Act.

**EP<sub>19-20</sub>** means EP<sub>19-20</sub> calculated in accordance with the 2019 notice.

**EP<sub>20-21</sub>** means the estimated premium for the period 1 July 2020 to 30 June 2021.

**EP** in Part 6 means employer performance.

**EP<sub>W</sub>** means the estimated premium for an allocated WIC calculated in accordance with Part 3.  
Calculation of EP<sub>W</sub>:

$$EP_W = \frac{W \times PR_{20-21}}{100}$$

**existing employer** means an employer who has remained continuously insured under the Act from a date before 1 January 2019.

**F factor** means the value for F as specified in Section 17.

**FDP** means further default premium assessed under section 25.

**FDP<sub>R</sub>** means \$9

**final period of licence** means:

- a) for an employer licensed as a self-insurer for three or more years immediately before cancellation of the licence — three years; or



- b) for an employer licensed as a self-insurer for less than three years immediately before cancellation of the licence — the period of the licence.

**finalised claim** means a settled claim where all costs, including payment of damages awarded by a court or settlement moneys, if any, have been paid to all relevant persons and no further action is required to defend the claim.

**former employer** means an entity from which an acquiring employer acquires the whole or part of a new business, and who was insured under the Act at the time of the acquisition.

**FP** means further premium assessed under Part 10.

**FPR<sub>20-21</sub>** means the former employer's PR<sub>20-21</sub> immediately prior to the acquisition date or, if the acquisition date is 1 July 2020, the PR<sub>20-21</sub> that would have applied to the former employer had the acquisition not occurred.

**group employer** is defined in Schedule 6 of the Act.

**group training organisation** has the same meaning as in Schedule 6 of the Act.

**GST** means the tax levied in accordance with the *A New Tax System (Goods and Services Tax) Act* 1999 (Cth) and other legislation of the Commonwealth as to the goods and services tax.

**household worker** means a person employed solely in and about, or in connection with, a private dwelling house or the grounds of the dwelling house.

**Injury Prevention and Management Program (IPaM)** is a joint WorkCover Queensland and Workplace Health and Safety Queensland initiative to assist and provide employers with tailored case-managed assistance on injury prevention and management.

**Intern** means a person as defined in Schedule 2, Part 1, Section 7 of the Act.

**IR<sub>19-20</sub>** means the WorkCover Industry Premium Rate in Schedule 3 Column 3 of the 2019 notice.

**IR<sub>20-21</sub>** means the WorkCover Industry Premium Rate in Schedule 3 Column 3 of the WIC table applicable to an allocated WIC.

**IRN<sub>20-21</sub>** means the WorkCover Industry Premium Rate in Schedule 3 Column 3 of the WIC table applicable to the new WIC.

**IRO<sub>19-20</sub>** means the WorkCover Industry Premium Rate in Schedule 3 Column 3 of the 2019 notice.

**L** means claims incidence.

**LA** means an actuarial estimate of the outstanding liability at the end of the self-insurer's licence for claims incurred during the final period of licence, excluding liability for the excess period.

**labour hire employer** means an employer who:

- a) is wholly or substantially engaged in supplying workers to another entity (the client business) on a fee or contract basis; and
- b) is not a separate service entity for the client business.

**LEAP** means Large Employer Alternative Pricing.

**n.e.c.** means not elsewhere classified.

**new business** includes:

- a) the whole, or part, or parts of one business acquired from one former employer (single business); and
- b) more than one, or parts from more than one, business acquired simultaneously by the acquiring employer from different former employers (multiple business).

The acquisition of businesses or parts of different businesses, with differing WICs from one former employer will be treated as separate acquisitions of single businesses.

**new employer** means an employer who did not hold a policy with WorkCover prior to 1 January 2019 and entered into such a policy on or after that date.

**P** means the premium payable.

**period of insurance** means the period that commences on and including 1 July of any calendar year and concludes on and including 30 June of the following calendar year.

**policy** means the accident insurance provided by WorkCover to the insured employer pursuant to Section 48 of the Act to cover the costs of work-related injuries.

**PR<sub>19-20</sub>** means the premium rate for an allocated WIC for the 2019–2020 year calculated in accordance with the 2019 notice.

**PR<sub>20-21</sub>** means the premium rate for an allocated WIC for the 2020–2021 year calculated in accordance with this notice.

**premium** includes actual premium, estimated premium and further premium.

prescribed period is defined in Section 232AB(5) of the Act.

**principal business entity** means a business entity whose ownership or management is connected with that of a separate service entity in that the two entities:

- a) are related bodies corporate;
- b) share one or more directors, partners or shareholders who, whether alone or in combination, hold a controlling interest in the management of both entities;
- c) have greater than 50% ultimate ownership in common; or
- d) whose operations or day-to-day management is controlled by the same or substantially the same senior management team.

**P<sub>s</sub>** means the actual payments made by the former self-insurer, less recoveries received and payments made that are the equivalent of amounts payable for the excess period, for claims incurred during the final period of licence.

**PWU** means the portion of wages paid by a labour hire employer to an unverified third party.

**R** means either:

- a) for an allocated WIC the solution to the following formula:

$$\frac{PR_{19-20} \times IR_{20-21}}{IR_{19-20}}$$

or

- b) where WorkCover allocates a new WIC to the policy in substitution of an existing WIC (old WIC), the solution to the following formula:

$$\frac{PR_{19-20} \times IRN_{20-21}}{IRO_{19-20}}$$

and where the 2019–2020 assessment was a default assessment DR<sub>19-20</sub> may be substituted for PR<sub>19-20</sub>.

**Release factors** means values for either Release factor1, Release factor2 or Release factor3 as specified in section 18.3.

**Run-off factors** means values for either Run-off factor1, Run-off factor2 or Run-off factor3 as specified in section 18.4.

**S factors** means either  $S_0$ ,  $S_1$  or  $S_2$ .

**$S_0$**  means the costs of statutory claims to 30 June 2020 under the Act against the employer in respect of injuries incurred in the 2019–2020 year.

**$S_1$**  means the costs of statutory claims to 30 June 2020 under the Act against the employer in respect of injuries incurred in the 2018–2019 year.

**$S_2$**  means the costs of statutory claims to 30 June 2020 under the Act against the employer in respect of injuries incurred in the 2017–2018 year.

**self-insurer** means a single employer or a group employer licensed under the Act to provide their own accident insurance.

**separate location** means an area of land which, in relation to any other area of land where workers of the employer perform work ('other area') is:

- a) not contiguous with the other area and movement between those areas is not reasonably and quickly possible (as determined by WorkCover); or
- b) contiguous with another area, including within a single building, provided
  - i) there is no means of direct internal access between those areas; and / or
  - ii) the business activities of the employer in those areas are not incidental to each other.

**separate service entity** means a business entity whose predominant business activity is:

- a) the provision of any managerial, clerical, administrative, sales and marketing, warehousing (associated with manufacturing or retailing) or other support functions for a principal business entity;
- b) the provision of the service of, or the services of, workers or other labour to a principal business entity; or
- c) the performance of the whole or part of the business activities of a principal business entity for, or on behalf of, that principal business entity.

In determining whether the predominant business activity is either a), b), or c), WorkCover may have regard to all matters mentioned on Section 21.2.

**settled claim** means a claim by or on behalf of the employer's worker for damages where a settlement has been agreed between WorkCover and the worker, or a final judgment on the claim has been made by a court, however costs of the claim have not yet been paid to all relevant persons.

**silicosis claim** means a statutory or damages claim which results in any injury that is caused by the inhalation of crystalline respirable silica.

**statutory claim** means a claim for compensation as defined Chapter 1 the Act.

**succession** means the process of applying the wages and claims experience of an acquired business for an employer under Section 5.

**the Act** means the *Workers' Compensation and Rehabilitation Act 2003 (Q)* unless the context indicates otherwise, in which case it means the equivalent Section under the *WorkCover Queensland Act 2003 (Q)*.

**the Regulation** means the *Workers' Compensation and Rehabilitation Regulation 2014 (Q)* unless the context indicates otherwise, in which case it means the equivalent regulation under the *WorkCover Queensland Regulation 2014 (Q)*.

**Unverified third party** means a third party business to whom a labour hire employer supplies labour that cannot reasonably be identified and assigned a WIC code in accordance with section 24.1d) or 24.2 based upon the labour hire employer's records.

**UP** means unpaid premium as provided for in Section 57 of the Act.

**UW** means the wages paid by the employer, or the probable wages as estimated by WorkCover, during the period from the date the employer became liable under the Act to the date the employer commenced to insure under the Act.

**Verified third party** means a third party business to whom a labour hire employer supplies labour that can be assigned a WIC code in accordance with section 24.1 d) or 24.2 of the Gazette.

**W** means a reasonable estimate of wages, or the probable wages as estimated by WorkCover, to be paid by the employer during the 2020–2021 year in respect of each allocated WIC.

**W factors** means either  $W_0$ ,  $W_1$ ,  $W_2$ , or  $W_3$ .

**$W_0$**  means the wages paid by the employer, or the probable wages as estimated by WorkCover, in respect of each allocated WIC for the 2019–2020 year.

**$W_{OP}$**  means the aggregate of  $W_0$  in respect of each allocated WIC on the employer's policy.

**$W_1$**  means the wages paid by the employer, or the probable wages as estimated by WorkCover, in respect of each allocated WIC for the 2018–2019 year.

**$W_2$**  means the wages paid by the employer, or the probable wages as estimated by WorkCover, in respect of each allocated WIC for the 2017–2018 year.

**$W_3$**  means the wages paid by the employer, or the probable wages as estimated by WorkCover, in respect of each allocated WIC for the 2016–2017 year.

**$W_A$**  means the actual amount of wages, or the probable wages as estimated by WorkCover, from 1 July 2020 to the date on which the employer's obligation under the Act to maintain a policy ceased.

**WA** means a reasonable estimate of apprentice wages to be paid by the employer during the 2020-21 year in respect of each allocated WIC.

**WD** means apprentice wages paid by the employer during the 2019–2020 year in respect of each allocated WIC.

**WIC** means a six-digit code (which may comprise of alpha and/or numeric characters) set out in Schedule 3 Column 1 of the WIC table.

**WorkCover industry classification (WIC)** means the classification of industry set out in Schedule 3 Column 2 of the WIC table.

**WorkCover industry premium rate** means the rate of premium, per \$100 wages, set out in Schedule 3 Column 3 of the WIC table. The WorkCover Industry Premium Rate does not include GST or duty.

**worker** is defined in Section 11 of the Act.

**X** means the aggregate of the solutions to the following formula calculated in respect of each allocated WIC on the employer's policy in the 2019–2020 year:

$$\frac{W_0 \times IR_{20-21}}{100}$$

**Z** means the sizing factor for the employer's policy and controls the proportion of claims experience that affects the employer's premium rate having regard to employer size and industry. The sizing factor only applies to employers where  $W_{OP}$  is greater than \$1.5 million (one million five hundred thousand dollars) and is the greater of:

- 
- a) 0.02; or
- b) the value of the solution to the following formula:

$$\frac{X}{X + 933,000}$$

## **Schedule 2 — Premium adjustment method for Large Employer Alternative Pricing (LEAP)**

This Schedule sets out the method WorkCover will use to calculate the adjustment to Employer's Base Premium for the 2020–2021 period of insurance.

Two individual event-based cap options are available under LEAP as per section 18 of this Gazette Notice. On the LEAP application form, the employer must elect one cap for the 2020-2021 period of insurance.

As per section 18, different Run-off factors apply to each individual event-based cap.

### **Adjustment to the Base Premium for the 1 July 2020 to 30 June 2021 period of insurance**

For the 1 July 2020 to 30 June 2021 period of insurance, WorkCover will make three adjustments to the final Premium payable by the Employer as follows:

**1. Adjustment 1 = Release factor1 x [ (D1 x Run-off factor1) – Base Premium]**

D1 is the total claims cost at 30 June 2022.

- a) The Base Premium will be calculated by WorkCover after 1 July 2022 and notified to the Employer by 31 August 2022 after assessing the claims costs of all policies of the Group employer for the period 1 July 2020 to 30 June 2022.
- b) The adjustment to the Base Premium will be payable either by WorkCover (if a refund) or the Employer (further Premium payable) by 30 September 2022.

**2. Adjustment 2 = Release factor2 x [ (D2 x Run-off factor2) – Base Premium – Adjustment 1]**

D2 is the total claims cost at 30 June 2023.

- a) The Base Premium will be calculated by WorkCover after 1 July 2023 and notified to the Employer by 31 August 2023 after assessing the claims costs of all policies of the Group employer for the period 1 July 2020 to 30 June 2023.
- b) The adjustment to the Base Premium will be payable either by WorkCover (if a refund) or the Employer (further Premium payable) by 30 September 2023.

**3. Adjustment 3 = Release factor3 x [ (D3 x Run-off factor3) – Base Premium – Adjustment 1 – Adjustment 2]**

D3 is the total claims cost at 30 June 2024.

- a) The Base Premium will be calculated by WorkCover after 1 July 2024 and notified to the Employer by 31 August 2024 after assessing the claims costs of all policies of the Group Employer for the period 1 July 2020 to 30 June 2024.
- b) The adjustment to the Base Premium will be payable either by WorkCover (if a refund) or the Employer (further Premium payable) by 30 September 2024.

## Schedule 3 — WorkCover Industry Premium Rates from 1 July 2020

### WIC Table Notes

- 1 Column 1 of the WIC table contains the WIC codes. The WIC code is comprised of a four-digit ANZSIC class number and two further digits for WorkCover's purposes.
- 2 Column 2 of the WIC table contains the WorkCover Industry Classifications. The WorkCover Industry Classifications are based on ANZSIC. The following WIC codes have been created by extending the ANZSIC class:

019912, 019923, 052918, 052929, 060063, 060074, 080122, 080133, 080223, 080234, 080324, 080335, 080425, 080436, 080627, 080638, 080728, 080739, 080921, 080932, 099022, 099033, 101125, 101136, 101226, 101237, 109023, 109034, 132028, 132039, 134019, 134043, 310915, 310926, 310948, 310959, 321219, 321243, 510129, 510131, 521223, 521234, 641913, 641935, 671218, 671231, 692414, 692436, 694023, 694034, 721214, 721236, 731338, 731349, 752016, 752027, 752062, 771208, 771232, 771917, 771928, 810112, 8101G1, 8101G2, 8101G3, 8101G4, 821114, 821125, 953122, 953133, 955912, 955945.

The following WIC codes are to be used only for identifying the classifications of labour hire employers, the first letter corresponds with the division of ANZSIC:

A01100, B06000, C11000, D26000, E30000, F33000, G39000, H44000, I46000, J54000, K62000, L66000, M69000, N72000, O75000, P80000, Q84000, R89000, S94000.

The WICs listed under each of these WIC codes are the WICs of the client businesses.

- 3 Column 3 of the WIC table contains the WorkCover Industry Premium Rate (per \$100 wages) applicable from 1 July 2020. This column is used to obtain the values of IR<sub>20-21</sub>.
- 4 For reference and statistical purposes only, the WIC table has been structured into divisions, subdivisions and groups. Each division is identified by an alpha character, each subdivision is identified by a two-digit code and each group is identified by a three-digit code.

Example:

A AGRICULTURE, FORESTRY AND FISHING

01 Agriculture

011 Nursery and Floriculture Production

NOTE: WICs and rates used to calculate premium in the year 1 July 2019 to 30 June 2020 are in the Queensland Government Gazette No. 44 dated Friday, 26 June 2019 and its addendum.

**WIC Table**

(per \$100 wages excluding GST and Duty)

COLUMN1	COLUMN2	COLUMN3
<b>A</b>	<b>Agriculture, Forestry and Fishing</b>	
<b>01</b>	<b>Agriculture</b>	
<b>011</b>	<b>Nursery and Floriculture Production</b>	
011103	Nursery Production (Under Cover)	2.592
011204	Nursery Production (Outdoors)	2.592
011305	Turf Growing	2.592
011406	Floriculture Production (Under Cover)	2.592
011507	Floriculture Production (Outdoors)	2.592
<b>012</b>	<b>Mushroom and Vegetable Growing</b>	
012104	Mushroom Growing	2.592
012205	Vegetable Growing (Under Cover)	2.592
012317	Vegetable Growing (Outdoors)	2.592
<b>013</b>	<b>Fruit and Tree Nut Growing</b>	
013105	Grape Growing	2.592
013206	Kiwifruit Growing	2.592
013307	Berry Fruit Growing	2.592
013408	Apple and Pear Growing	2.592
013509	Stone Fruit Growing	2.592
013601	Citrus Fruit Growing	2.592
013702	Olive Growing	2.592
013904	Other Fruit and Tree Nut Growing	2.592
<b>014</b>	<b>Sheep, Beef cattle and Grain Farming</b>	
014106	Sheep Farming (Specialised)	4.081
014264	Beef Cattle Farming (Specialised)	6.079
014308	Beef Cattle Feedlots (Specialised)	6.079
014409	Sheep-Beef Cattle Farming	6.079
014512	Grain-Sheep or Grain-Beef Cattle Farming	4.081
014602	Rice Growing	2.592
014905	Other Grain Growing	2.592
<b>015</b>	<b>Other Crop Growing</b>	
015107	Sugar Cane Growing	2.592
015208	Cotton Growing	2.592
015917	Other Crop Growing n.e.c.	2.592
<b>016</b>	<b>Dairy Cattle Farming</b>	
016007	Dairy Cattle Farming	3.924
<b>017</b>	<b>Poultry Farming</b>	
017109	Poultry Farming (Meat)	3.924
017201	Poultry Farming (Eggs)	3.924
<b>018</b>	<b>Deer Farming</b>	
018009	Deer Farming	6.079
<b>019</b>	<b>Other Livestock Farming</b>	
019113	Horse Farming	6.079
019203	Pig Farming	3.924
019304	Beekeeping	3.924
019912	Other Livestock Farming n.e.c.	3.924
019923	Goat Farming	4.081



COLUMN1	COLUMN2	COLUMN3
<b>02</b>	<b>Aquaculture</b>	
<b>020</b>	<b>Aquaculture</b>	
020103	Offshore Longline and Rack Aquaculture	3.378
020204	Offshore Caged Aquaculture	3.378
020305	Onshore Aquaculture	3.378
<b>03</b>	<b>Forestry and Logging</b>	
<b>030</b>	<b>Forestry and Logging</b>	
030115	Forestry	2.592
030216	Logging	7.446
<b>04</b>	<b>Fishing, Hunting and Trapping</b>	
<b>041</b>	<b>Fishing</b>	
041117	Rock Lobster and Crab Potting	3.378
041207	Prawn Fishing	3.378
041319	Line Fishing	3.378
041409	Fish Trawling, Seining and Netting	3.378
041916	Other Fishing	3.378
<b>042</b>	<b>Hunting and Trapping</b>	
042006	Hunting and Trapping	1.498
<b>05</b>	<b>Agriculture, Forestry and Fishing Support Services</b>	
<b>051</b>	<b>Forestry Support Services</b>	
051017	Forestry Support Services	2.592
<b>052</b>	<b>Agriculture and Fishing Support Services</b>	
052108	Cotton Ginning	2.216
052209	Shearing Services	5.305
052918	Other Agriculture and Fishing Support Services	3.298
052929	Aerial Agricultural Services	6.072

COLUMN 1	COLUMN 2	COLUMN 3
<b>B</b>	<b>Mining</b>	
<b>06</b>	<b>Coal Mining</b>	
<b>060</b>	<b>Coal Mining</b>	
060063	Coal Mining Underground	4.486
060074	Coal Mining Open Cut	1.711
<b>07</b>	<b>Oil and Gas Extraction</b>	
<b>070</b>	<b>Oil and Gas Extraction</b>	
070007	Oil and Gas Extraction	1.134
<b>08</b>	<b>Metal Ore Mining</b>	
<b>080</b>	<b>Metal Ore Mining</b>	
080122	Iron Ore Mining Underground	2.382
080133	Iron Ore Open Cut	1.711
080223	Bauxite Mining Underground	2.382
080234	Bauxite Mining Open Cut	1.711
080324	Copper Ore Mining Underground	2.382
080335	Copper Ore Mining Open Cut	1.711
080425	Gold Ore Mining Underground	2.382
080436	Gold Ore Mining Open Cut	1.711
080504	Mineral Sand Mining	2.382
080627	Nickel Ore Mining Underground	2.382
080638	Nickel Ore Mining Open Cut	1.711
080728	Silver-Lead-Zinc Ore Mining Underground	2.382
080739	Silver-Lead-Zinc Ore Mining Open Cut	1.711
080921	Metal Ore Mining n.e.c. Underground	2.382
080932	Metal Ore Mining n.e.c. Open Cut	1.711
<b>09</b>	<b>Non-Metallic Mineral Mining and Quarrying</b>	
<b>091</b>	<b>Construction Material Mining</b>	
091102	Gravel and Sand Quarrying	2.479
091901	Other Construction Material Mining	2.479
<b>099</b>	<b>Other Non-Metallic Mineral Mining and Quarrying</b>	
099022	Other Mining Underground	2.382
099033	Other Mining Open Cut	1.177
<b>10</b>	<b>Exploration and Other Mining Support Services</b>	
<b>101</b>	<b>Exploration</b>	
101125	Petroleum Exploration (Own Account)	1.134
101136	Petroleum Exploration Services	1.134
101226	Mineral Exploration (Own Account)	1.915
101237	Mineral Exploration Services	1.915
<b>109</b>	<b>Other Mining Support Services</b>	
109023	Other Mining Support Services	2.659
109034	Drilling and Boring Support Services	1.134

COLUMN 1	COLUMN 2	COLUMN 3
<b>C</b>	<b>Manufacturing</b>	
<b>11</b>	<b>Food Product Manufacturing</b>	
<b>111</b>	<b>Meat and Meat Product Manufacturing</b>	
111104	Meat Processing	4.029
111205	Poultry Processing	3.720
111317	Cured Meat and Smallgoods Manufacturing	4.369
<b>112</b>	<b>Seafood Processing</b>	
112015	Seafood Processing	3.296
<b>113</b>	<b>Dairy Product Manufacturing</b>	
113106	Milk and Cream Processing	1.994
113207	Ice Cream Manufacturing	1.994
113319	Cheese and Other Dairy Product Manufacturing	1.994
<b>114</b>	<b>Fruit and Vegetable Processing</b>	
114006	Fruit and Vegetable Processing	3.087
<b>115</b>	<b>Oil and Fat Manufacturing</b>	
115007	Oil and Fat Manufacturing	1.741
<b>116</b>	<b>Grain Mill and Cereal Product Manufacturing</b>	
116111	Grain Mill Product Manufacturing	2.675
116201	Cereal, Pasta and Baking Mix Manufacturing	2.675
<b>117</b>	<b>Bakery Product Manufacturing</b>	
117101	Bread Manufacturing (Factory based)	3.018
117213	Cake and Pastry Manufacturing (Factory based)	3.018
117303	Biscuit Manufacturing (Factory based)	3.018
117404	Bakery Product Manufacturing (Non-factory based)	1.505
<b>118</b>	<b>Sugar and Confectionery Manufacturing</b>	
118113	Sugar Manufacturing	3.503
118203	Confectionery Manufacturing	3.018
<b>119</b>	<b>Other Food Product Manufacturing</b>	
119103	Potato, Corn and Other Crisp Manufacturing	3.175
119204	Prepared Animal and Bird Feed Manufacturing	3.175
119913	Other Food Product Manufacturing n.e.c.	3.175
<b>12</b>	<b>Beverage and Tobacco Product Manufacturing</b>	
<b>121</b>	<b>Beverage Manufacturing</b>	
121116	Soft Drink, Cordial and Syrup Manufacturing	2.191
121206	Beer Manufacturing	1.396
121307	Spirit Manufacturing	1.396
121408	Wine and Other Alcoholic Beverage Manufacturing	1.396
<b>122</b>	<b>Cigarette and Tobacco Product Manufacturing</b>	
122005	Cigarette and Tobacco Product Manufacturing	3.175
<b>13</b>	<b>Textile, Leather, Clothing and Footwear Manufacturing</b>	
<b>131</b>	<b>Textile Manufacturing</b>	
131106	Wool Scouring	2.567
131218	Natural Textile Manufacturing	2.567
131308	Synthetic Textile Manufacturing	2.567
<b>132</b>	<b>Leather Tanning, Fur Dressing and Leather Product Manufacturing</b>	
132028	Leather Tanning and Fur Dressing	5.120
132039	Leather and Leather Substitute Product Manufacturing	3.116

COLUMN 1	COLUMN 2	COLUMN 3
<b>133</b>	<b>Textile Product Manufacturing</b>	
133108	Textile Floor Covering Manufacturing	2.567
133209	Rope, Cordage and Twine Manufacturing	2.567
133312	Cut and Sewn Textile Product Manufacturing	2.567
133413	Textile Finishing and Other Textile Product Manufacturing	2.567
<b>134</b>	<b>Knitted Product Manufacturing</b>	
134019	Knitted Product Manufacturing	1.432
134043	Knitting Mill Product Manufacturing n.e.c.	1.432
<b>135</b>	<b>Clothing and Footwear Manufacturing</b>	
135112	Clothing Manufacturing	1.432
135202	Footwear Manufacturing	1.432
<b>14</b>	<b>Wood Product Manufacturing</b>	
<b>141</b>	<b>Log Sawmilling and Timber Dressing</b>	
141107	Log Sawmilling	7.089
141219	Wood Chipping	2.789
141311	Timber Resawing and Dressing	3.599
<b>149</b>	<b>Other Wood Product Manufacturing</b>	
149106	Prefabricated Wooden Building Manufacturing	3.599
149207	Wooden Structural Fitting and Component Manufacturing	3.599
149308	Veneer and Plywood Manufacturing	3.599
149409	Reconstituted Wood Product Manufacturing	3.599
149905	Other Wood Product Manufacturing n.e.c.	3.599
<b>15</b>	<b>Pulp, Paper and Converted Paper Product Manufacturing</b>	
<b>151</b>	<b>Pulp, Paper and Paperboard Manufacturing</b>	
151007	Pulp, Paper and Paperboard Manufacturing	2.645
<b>152</b>	<b>Converted Paper Product Manufacturing</b>	
152111	Corrugated Paperboard and Paperboard Container Manufacturing	2.645
152201	Paper Bag Manufacturing	2.645
152302	Paper Stationery Manufacturing	2.645
152403	Sanitary Paper Product Manufacturing	2.645
152919	Other Converted Paper Product Manufacturing	2.645
<b>16</b>	<b>Printing (including the Reproduction of Recorded Media)</b>	
<b>161</b>	<b>Printing and Printing Support Services</b>	
161111	Printing	1.219
161201	Printing Support Services	1.219
<b>162</b>	<b>Reproduction of Recorded Media</b>	
162009	Reproduction of Recorded Media	1.219
<b>17</b>	<b>Petroleum and Coal Product Manufacturing</b>	
<b>170</b>	<b>Petroleum and Coal Product Manufacturing</b>	
170109	Petroleum Refining and Petroleum Fuel Manufacturing	0.990
170919	Other Petroleum and Coal Product Manufacturing	2.395
<b>18</b>	<b>Basic Chemical and Chemical Product Manufacturing</b>	
<b>181</b>	<b>Basic Chemical Manufacturing</b>	
181102	Industrial Gas Manufacturing	1.798
181214	Basic Organic Chemical Manufacturing	1.798
181304	Basic Inorganic Chemical Manufacturing	1.798
<b>182</b>	<b>Basic Polymer Manufacturing</b>	
182103	Synthetic Resin and Synthetic Rubber Manufacturing	1.798
182913	Other Basic Polymer Manufacturing	1.798

COLUMN 1	COLUMN 2	COLUMN 3
<b>183</b>	<b>Fertiliser and Pesticide Manufacturing</b>	
183104	Fertiliser Manufacturing	1.258
183205	Pesticide Manufacturing	1.500
<b>184</b>	<b>Pharmaceutical and Medicinal Product Manufacturing</b>	
184105	Human Pharmaceutical and Medicinal Product Manufacturing	1.500
184206	Veterinary Pharmaceutical and Medicinal Product Manufacturing	1.500
<b>185</b>	<b>Cleaning Compound and Toiletry Preparation Manufacturing</b>	
185117	Cleaning Compound Manufacturing	1.652
185218	Cosmetic and Toiletry Preparation Manufacturing	1.652
<b>189</b>	<b>Other Basic Chemical Product Manufacturing</b>	
189101	Photographic Chemical Product Manufacturing	0.793
189213	Explosives Manufacturing	2.408
189909	Other Basic Chemical Product Manufacturing n.e.c.	1.652
<b>19</b>	<b>Polymer Product and Rubber Product Manufacturing</b>	
<b>191</b>	<b>Polymer Product Manufacturing</b>	
191103	Polymer Film and Sheet Packaging Material Manufacturing	2.832
191215	Rigid and Semi-Rigid Polymer Product Manufacturing	2.832
191305	Polymer Foam Product Manufacturing	2.832
191406	Tyre Manufacturing	2.832
191507	Adhesive Manufacturing	1.652
191619	Paint and Coatings Manufacturing	1.652
191913	Other Polymer Product Manufacturing	2.832
<b>192</b>	<b>Natural Rubber Product Manufacturing</b>	
192003	Natural Rubber Product Manufacturing	2.832
<b>20</b>	<b>Non-Metallic Mineral Product Manufacturing</b>	
<b>201</b>	<b>Glass and Glass Product Manufacturing</b>	
201003	Glass and Glass Product Manufacturing	4.685
<b>202</b>	<b>Ceramic Product Manufacturing</b>	
202105	Clay Brick Manufacturing	3.168
202915	Other Ceramic Product Manufacturing	3.168
<b>203</b>	<b>Cement, Lime, Plaster and Concrete Product Manufacturing</b>	
203106	Cement and Lime Manufacturing	1.819
203207	Plaster Product Manufacturing	1.819
203319	Ready-Mixed Concrete Manufacturing	1.819
203411	Concrete Product Manufacturing	4.149
<b>209</b>	<b>Other Non-Metallic Mineral Product Manufacturing</b>	
209013	Other Non-Metallic Mineral Product Manufacturing	8.976
<b>21</b>	<b>Primary Metal and Metal Product Manufacturing</b>	
<b>211</b>	<b>Basic Ferrous Metal Manufacturing</b>	
211004	Iron Smelting and Steel Manufacturing	2.711
<b>212</b>	<b>Basic Ferrous Metal Product Manufacturing</b>	
212117	Iron and Steel Casting	2.711
212218	Steel Pipe and Tube Manufacturing	2.711
<b>213</b>	<b>Basic Non-Ferrous Metal Manufacturing</b>	
213107	Alumina Production	2.009
213219	Aluminium Smelting	2.009
213309	Copper, Silver, Lead and Zinc Smelting and Refining	2.009
213906	Other Basic Non-Ferrous Metal Manufacturing	2.009

COLUMN 1	COLUMN 2	COLUMN 3
<b>214</b>	<b>Basic Non-Ferrous Metal Product Manufacturing</b>	
214108	Non-Ferrous Metal Casting	2.711
214209	Aluminium Rolling, Drawing, Extruding	2.711
214907	Other Basic Non-Ferrous Metal Product Manufacturing	2.711
<b>22</b>	<b>Fabricated Metal Product Manufacturing</b>	
<b>221</b>	<b>Iron and Steel Forging</b>	
221016	Iron and Steel Forging	2.711
<b>222</b>	<b>Structural Metal Product Manufacturing</b>	
222107	Structural Steel Fabricating	2.712
222219	Prefabricated Metal Building Manufacturing	2.712
222311	Architectural Aluminium Product Manufacturing	2.712
222412	Metal Roof and Guttering Manufacturing (except Aluminium)	2.712
222917	Other Structural Metal Product Manufacturing	2.712
<b>223</b>	<b>Metal Container Manufacturing</b>	
223119	Boiler, Tank and Other Heavy Gauge Metal Container Manufacturing	2.712
223918	Other Metal Container Manufacturing	2.712
<b>224</b>	<b>Sheet Metal Product Manufacturing (except Metal Structural and Container Products)</b>	
224019	Sheet Metal Product Manufacturing (except Metal Structural and Container Products)	2.712
<b>229</b>	<b>Other Fabricated Metal Product Manufacturing</b>	
229105	Spring and Wire Product Manufacturing	2.804
229206	Nut, Bolt, Screw and Rivet Manufacturing	2.804
229307	Metal Coating and Finishing	3.221
229915	Other Fabricated Metal Product Manufacturing n.e.c.	2.712
<b>23</b>	<b>Transport Equipment Manufacturing</b>	
<b>231</b>	<b>Motor Vehicle and Motor Vehicle Part Manufacturing</b>	
231118	Motor Vehicle Manufacturing	2.506
231219	Motor Vehicle Body and Trailer Manufacturing	3.487
231309	Automotive Electrical Component Manufacturing	3.487
231917	Other Motor Vehicle Parts Manufacturing	3.487
<b>239</b>	<b>Other Transport Equipment Manufacturing</b>	
239117	Shipbuilding and Repair Services	4.738
239218	Boatbuilding and Repair Services	4.738
239308	Railway Rolling Stock Manufacturing and Repair Services	3.487
239409	Aircraft Manufacturing and Repair Services	0.704
239905	Other Transport Equipment Manufacturing n.e.c.	3.487
<b>24</b>	<b>Machinery and Equipment Manufacturing</b>	
<b>241</b>	<b>Professional and Scientific Equipment Manufacturing</b>	
241108	Photographic, Optical and Ophthalmic Equipment Manufacturing	0.793
241211	Medical and Surgical Equipment Manufacturing	0.793
241918	Other Professional and Scientific Equipment Manufacturing	0.793
<b>242</b>	<b>Computer and Electronic Equipment Manufacturing</b>	
242109	Computer and Electronic Office Equipment Manufacturing	0.800
242212	Communications Equipment Manufacturing	0.800
242908	Other Electronic Equipment Manufacturing	0.800
<b>243</b>	<b>Electrical Equipment Manufacturing</b>	
243101	Electric Cable and Wire Manufacturing	1.501
243202	Electric Lighting Equipment Manufacturing	1.501
243911	Other Electrical Equipment Manufacturing	1.501

COLUMN 1	COLUMN 2	COLUMN 3
<b>244</b>	<b>Domestic Appliance Manufacturing</b>	
244113	Whiteware Appliance Manufacturing	2.096
244901	Other Domestic Appliance Manufacturing	2.096
<b>245</b>	<b>Pump, Compressor, Heating and Ventilation Equipment Manufacturing</b>	
245114	Pump and Compressor Manufacturing	2.179
245215	Fixed Space Heating, Cooling and Ventilation Equipment Manufacturing	2.179
<b>246</b>	<b>Specialised Machinery and Equipment Manufacturing</b>	
246104	Agricultural Machinery and Equipment Manufacturing	2.846
246216	Mining and Construction Machinery Manufacturing	2.019
246306	Machine Tool and Parts Manufacturing	2.010
246914	Other Specialised Machinery and Equipment Manufacturing	2.179
<b>249</b>	<b>Other Machinery and Equipment Manufacturing</b>	
249107	Lifting and Material Handling Equipment Manufacturing	2.179
249917	Other Machinery and Equipment Manufacturing n.e.c.	2.179
<b>25</b>	<b>Furniture and Other Manufacturing</b>	
<b>251</b>	<b>Furniture Manufacturing</b>	
251109	Wooden Furniture and Upholstered Seat Manufacturing	2.991
251212	Metal Furniture Manufacturing	2.991
251313	Mattress Manufacturing	2.991
251908	Other Furniture Manufacturing	2.991
<b>259</b>	<b>Other Manufacturing</b>	
259108	Jewellery and Silverware Manufacturing	0.793
259209	Toy, Sporting and Recreational Product Manufacturing	2.991
259918	Other Manufacturing n.e.c.	2.179

COLUMN 1	COLUMN 2	COLUMN 3
<b>D</b>	<b>Electricity, Gas, Water and Waste Services</b>	
<b>26</b>	<b>Electricity Supply</b>	
<b>261</b>	<b>Electricity Generation</b>	
261101	Fossil Fuel Electricity Generation	0.710
261202	Hydro-electricity Generation	0.710
261909	Other Electricity Generation	0.710
<b>262</b>	<b>Electricity Transmission</b>	
262001	Electricity Transmission	0.710
<b>263</b>	<b>Electricity Distribution</b>	
263002	Electricity Distribution	0.710
<b>264</b>	<b>On Selling Electricity and Electricity Market Operation</b>	
264003	On Selling Electricity and Electricity Market Operation	0.710
<b>27</b>	<b>Gas Supply</b>	
<b>270</b>	<b>Gas Supply</b>	
270009	Gas Supply	1.138
<b>28</b>	<b>Water Supply, Sewerage and Drainage Services</b>	
<b>281</b>	<b>Water Supply, Sewerage and Drainage Services</b>	
281114	Water Supply	1.139
281204	Sewerage and Drainage Services	1.139
<b>29</b>	<b>Waste Collection, Treatment and Disposal Services</b>	
<b>291</b>	<b>Waste Collection Services</b>	
291104	Solid Waste Collection Services	4.607
291903	Other Waste Collection Services	3.434
<b>292</b>	<b>Waste Treatment, Disposal and Remediation Services</b>	
292105	Waste Treatment and Disposal Services	3.434
292217	Waste Remediation and Materials Recovery Services	4.607



COLUMN 1	COLUMN 2	COLUMN 3
<b>E</b>	<b>Construction</b>	
<b>30</b>	<b>Building Construction</b>	
<b>301</b>	<b>Residential Building Construction</b>	
301116	House Construction	2.552
301904	Other Residential Building Construction	1.919
<b>302</b>	<b>Non-Residential Building Construction</b>	
302016	Non-Residential Building Construction	1.919
<b>31</b>	<b>Heavy and Civil Engineering Construction</b>	
<b>310</b>	<b>Heavy and Civil Engineering Construction</b>	
310105	Road and Bridge Construction	2.159
310915	Other Heavy and Civil Engineering Construction	2.159
310926	Harbour and River Works	3.889
310948	Sewerage and Reticulation Works	3.889
310959	Power and Telecommunications Infrastructure	1.676
<b>32</b>	<b>Construction Services</b>	
<b>321</b>	<b>Land Development and Site Preparation Services</b>	
321107	Land Development and Subdivision	1.056
321219	Site Preparation Services	2.971
321243	Demolition	8.570
<b>322</b>	<b>Building Structure Services</b>	
322108	Concreting Services	5.877
322209	Bricklaying Services	5.877
322301	Roofing Services	5.877
322413	Structural Steel Erection Services	5.877
<b>323</b>	<b>Building Installation Services</b>	
323109	Plumbing Services	2.500
323212	Electrical Services	1.280
323302	Air Conditioning and Heating Services	2.520
323403	Fire and Security Alarm Installation Services	1.308
323919	Other Building Installation Services	2.520
<b>324</b>	<b>Building Completion Services</b>	
324101	Plastering and Ceiling Services	4.878
324202	Carpentry Services	6.665
324314	Tiling and Carpeting Services	3.309
324404	Painting and Decorating Services	3.756
324516	Glazing Services	4.276
<b>329</b>	<b>Other Construction Services</b>	
329117	Landscape Construction Services	3.648
329207	Hire of Construction Machinery with Operator	2.971
329916	Other Construction Services n.e.c.	5.334

COLUMN 1	COLUMN 2	COLUMN 3
<b>F</b>	<b>Wholesale Trade</b>	
<b>33</b>	<b>Basic Material Wholesaling</b>	
<b>331</b>	<b>Agricultural Product Wholesaling</b>	
331108	Wool Wholesaling	1.813
331209	Cereal Grain Wholesaling	1.813
331907	Other Agricultural Product Wholesaling	1.813
<b>332</b>	<b>Mineral, Metal and Chemical Wholesaling</b>	
332109	Petroleum Product Wholesaling	0.849
332212	Metal and Mineral Wholesaling	2.808
332313	Industrial and Agricultural Chemical Product Wholesaling	1.162
<b>333</b>	<b>Timber and Hardware Goods Wholesaling</b>	
333101	Timber Wholesaling	2.566
333202	Plumbing Goods Wholesaling	1.783
333911	Other Hardware Goods Wholesaling	1.575
<b>34</b>	<b>Machinery and Equipment Wholesaling</b>	
<b>341</b>	<b>Specialised Industrial Machinery and Equipment Wholesaling</b>	
341111	Agricultural and Construction Machinery Wholesaling	1.211
341908	Other Specialised Industrial Machinery and Equipment Wholesaling	1.211
<b>349</b>	<b>Other Machinery and Equipment Wholesaling</b>	
349108	Professional and Scientific Goods Wholesaling	0.417
349209	Computer and Computer Peripheral Wholesaling	0.417
349312	Telecommunication Goods Wholesaling	0.698
349413	Other Electrical and Electronic Good Wholesaling	0.698
349918	Other Machinery and Equipment Wholesaling n.e.c.	1.211
<b>35</b>	<b>Motor Vehicle and Motor Vehicle Parts Wholesaling</b>	
<b>350</b>	<b>Motor Vehicle and Motor Vehicle Parts Wholesaling</b>	
350111	Car Wholesaling	1.723
350201	Commercial Vehicle Wholesaling	1.723
350313	Trailer and Other Motor Vehicle Wholesaling	1.723
350414	Motor Vehicle New Parts Wholesaling	1.313
350515	Motor Vehicle Dismantling and Used Parts Wholesaling	3.108
<b>36</b>	<b>Grocery, Liquor and Tobacco Product Wholesaling</b>	
<b>360</b>	<b>Grocery, Liquor and Tobacco Product Wholesaling</b>	
360101	General Line Grocery Wholesaling	2.965
360213	Meat, Poultry and Smallgoods Wholesaling	2.965
360303	Dairy Produce Wholesaling	2.965
360415	Fish and Seafood Wholesaling	2.289
360505	Fruit and Vegetable Wholesaling	2.055
360617	Liquor and Tobacco Product Wholesaling	2.055
360911	Other Grocery Wholesaling	2.965
<b>37</b>	<b>Other Goods Wholesaling</b>	
<b>371</b>	<b>Textile, Clothing and Footwear Wholesaling</b>	
371103	Textile Product Wholesaling	1.316
371215	Clothing and Footwear Wholesaling	1.316
<b>372</b>	<b>Pharmaceutical and Toiletry Goods Wholesaling</b>	
372014	Pharmaceutical and Toiletry Goods Wholesaling	0.972

COLUMN 1	COLUMN 2	COLUMN 3
<b>373</b>	<b>Furniture, Floor Covering and Other Goods Wholesaling</b>	
373116	Furniture and Floor Covering Wholesaling	1.388
373206	Jewellery and Watch Wholesaling	1.316
373307	Kitchen and Diningware Wholesaling	1.316
373408	Toy and Sporting Goods Wholesaling	1.316
373509	Book and Magazine Wholesaling	1.316
373601	Paper Product Wholesaling	1.316
373915	Other Goods Wholesaling n.e.c.	1.316
<b>38</b>	<b>Commission-Based Wholesaling</b>	
<b>380</b>	<b>Commission-Based Wholesaling</b>	
380013	Commission-Based Wholesaling	1.316

COLUMN 1	COLUMN 2	COLUMN 3
<b>G</b>	<b>Retail Trade</b>	
<b>39</b>	<b>Motor Vehicle and Motor Vehicle Parts Retailing</b>	
<b>391</b>	<b>Motor Vehicle Retailing</b>	
391105	Car Retailing	1.186
391206	Motor Cycle Retailing	1.186
391307	Trailer and Other Motor Vehicle Retailing	1.186
<b>392</b>	<b>Motor Vehicle Parts and Tyre Retailing</b>	
392117	Motor Vehicle Parts Retailing	1.276
392218	Tyre Retailing	3.287
<b>40</b>	<b>Fuel Retailing</b>	
<b>400</b>	<b>Fuel Retailing</b>	
400004	Fuel Retailing	1.921
<b>41</b>	<b>Food Retailing</b>	
<b>411</b>	<b>Supermarket and Grocery Stores</b>	
411006	Supermarket and Grocery Stores	1.873
<b>412</b>	<b>Specialised Food Retailing</b>	
412108	Fresh Meat, Fish and Poultry Retailing	2.709
412209	Fruit and Vegetable Retailing	1.873
412301	Liquor Retailing	1.873
412918	Other Specialised Food Retailing	1.873
<b>42</b>	<b>Other Store-Based Retailing</b>	
<b>421</b>	<b>Furniture, Floor Coverings, Houseware and Textile Goods Retailing</b>	
421108	Furniture Retailing	1.990
421209	Floor Coverings Retailing	1.612
421312	Houseware Retailing	1.612
421402	Manchester and Other Textile Goods Retailing	1.612
<b>422</b>	<b>Electrical and Electronic Goods Retailing</b>	
422111	Electrical, Electronic and Gas Appliance Retailing	1.612
422201	Computer and Computer Peripheral Retailing	0.722
422919	Other Electrical and Electronic Goods Retailing	1.612
<b>423</b>	<b>Hardware, Building and Garden Supplies Retailing</b>	
423112	Hardware and Building Supplies Retailing	1.872
423202	Garden Supplies Retailing	1.872
<b>424</b>	<b>Recreational Goods Retailing</b>	
424102	Sport and Camping Equipment Retailing	0.722
424214	Entertainment Media Retailing	0.722
424304	Toy and Game Retailing	0.722
424405	Newspaper and Book Retailing	0.722
424506	Marine Equipment Retailing	1.872
<b>425</b>	<b>Clothing, Footwear and Personal Accessory Retailing</b>	
425103	Clothing Retailing	0.722
425204	Footwear Retailing	0.722
425305	Watch and Jewellery Retailing	0.722
425902	Other Personal Accessory Retailing	0.722
<b>426</b>	<b>Department Stores</b>	
426003	Department Stores	1.354

COLUMN 1	COLUMN 2	COLUMN 3
<b>427</b>	<b>Pharmaceutical and Other Store-Based Retailing</b>	
427105	Pharmaceutical, Cosmetic and Toiletry Goods Retailing	0.722
427206	Stationery Goods Retailing	0.722
427307	Antique and Used Goods Retailing	1.612
427408	Flower Retailing	0.722
427915	Other Store-Based Retailing n.e.c.	1.612
<b>43</b>	<b>Non-Store Retailing and Retail Commission-Based Buying and/or Selling</b>	
<b>431</b>	<b>Non-Store Retailing</b>	
431019	Non-Store Retailing	1.612
<b>432</b>	<b>Retail Commission-Based Buying and/or Selling</b>	
432011	Retail Commission-Based Buying and/or Selling	1.612

COLUMN 1	COLUMN 2	COLUMN 3
<b>H</b>	<b>Accommodation and Food Services</b>	
<b>44</b>	<b>Accommodation</b>	
<b>440</b>	<b>Accommodation</b>	
440008	Accommodation	2.009
<b>45</b>	<b>Food and Beverage Services</b>	
<b>451</b>	<b>Cafes, Restaurants and Takeaway Food Services</b>	
451113	Cafes and Restaurants	1.265
451203	Takeaway Food Services	1.170
451304	Catering Services	3.219
<b>452</b>	<b>Pubs, Taverns and Bars</b>	
452002	Pubs, Taverns and Bars	1.729
<b>453</b>	<b>Clubs (Hospitality)</b>	
453003	Clubs (Hospitality)	1.729

COLUMN 1	COLUMN 2	COLUMN 3
<b>I</b>	<b>Transport, Postal and Warehousing</b>	
<b>46</b>	<b>Road Transport</b>	
<b>461</b>	<b>Road Freight Transport</b>	
461002	Road Freight Transport	5.545
<b>462</b>	<b>Road Passenger Transport</b>	
462104	Interurban and Rural Bus Transport	2.237
462205	Urban Bus Transport (Including Tramway)	2.237
462306	Taxi and Other Road Transport	2.237
<b>47</b>	<b>Rail Transport</b>	
<b>471</b>	<b>Rail Freight Transport</b>	
471003	Rail Freight Transport	2.186
<b>472</b>	<b>Rail Passenger Transport</b>	
472015	Rail Passenger Transport	2.186
<b>48</b>	<b>Water Transport</b>	
<b>481</b>	<b>Water Freight Transport</b>	
481015	Water Freight Transport	3.170
<b>482</b>	<b>Water Passenger Transport</b>	
482016	Water Passenger Transport	3.170
<b>49</b>	<b>Air and Space Transport</b>	
<b>490</b>	<b>Air and Space Transport</b>	
490015	Air and Space Transport	0.910
<b>50</b>	<b>Other Transport</b>	
<b>501</b>	<b>Scenic and Sightseeing Transport</b>	
501017	Scenic and Sightseeing Transport	3.170
<b>502</b>	<b>Pipeline and Other Transport</b>	
502108	Pipeline Transport	1.134
502907	Other Transport n.e.c.	3.170
<b>51</b>	<b>Postal and Courier Pick-up and Delivery Services</b>	
<b>510</b>	<b>Postal and Courier Pick-up and Delivery Services</b>	
510129	Post Office/Agency Services	0.523
510131	Postal Collection/Delivery Services	3.356
510208	Courier Pick-up and Delivery Services	3.356
<b>52</b>	<b>Transport Support Services</b>	
<b>521</b>	<b>Water Transport Support Services</b>	
521109	Stevedoring Services	3.123
521223	Water Transport Terminal Operations	1.545
521234	Port Operations	1.340
521908	Other Water Transport Support Services	1.340
<b>522</b>	<b>Airport Operations and Other Air Transport Support Services</b>	
522011	Airport Operations and Other Air Transport Support Services	1.703
<b>529</b>	<b>Other Transport Support Services</b>	
529108	Customs Agency Services	0.523
529211	Freight Forwarding Services	1.588
529918	Other Transport Support Services n.e.c.	2.322
<b>53</b>	<b>Warehousing and Storage Services</b>	
<b>530</b>	<b>Warehousing and Storage Services</b>	
530109	Grain Storage Services	3.664
530908	Other Warehousing and Storage Services	3.664

COLUMN 1	COLUMN 2	COLUMN 3
<b>J</b>	<b>Information Media and Telecommunications</b>	
<b>54</b>	<b>Publishing (except Internet and Music Publishing)</b>	
<b>541</b>	<b>Newspaper, Periodical, Book and Directory Publishing</b>	
541113	Newspaper Publishing	0.727
541214	Magazine and Other Periodical Publishing	0.675
541315	Book Publishing	0.675
541416	Directory and Mailing List Publishing	0.675
541912	Other Publishing (except Software, Music and Internet)	0.675
<b>542</b>	<b>Software Publishing</b>	
542013	Software Publishing	0.675
<b>55</b>	<b>Motion Picture and Sound Recording Activities</b>	
<b>551</b>	<b>Motion Picture and Video Activities</b>	
551103	Motion Picture and Video Production	1.514
551215	Motion Picture and Video Distribution	1.514
551305	Motion Picture Exhibition	1.514
551417	Post-production Services and Other Motion Picture and Video Activities	1.514
<b>552</b>	<b>Sound Recording and Music Publishing</b>	
552115	Music Publishing	0.675
552216	Music and Other Sound Recording Activities	1.514
<b>56</b>	<b>Broadcasting (except Internet)</b>	
<b>561</b>	<b>Radio Broadcasting</b>	
561003	Radio Broadcasting	0.352
<b>562</b>	<b>Television Broadcasting</b>	
562105	Free-to-Air Television Broadcasting	0.352
562206	Cable and Other Subscription Broadcasting	0.352
<b>57</b>	<b>Internet Publishing and Broadcasting</b>	
<b>570</b>	<b>Internet Publishing and Broadcasting</b>	
570014	Internet Publishing and Broadcasting	0.352
<b>58</b>	<b>Telecommunications Services</b>	
<b>580</b>	<b>Telecommunications Services</b>	
580105	Wired Telecommunications Network Operation	0.376
580206	Other Telecommunications Network Operation	0.376
580904	Other Telecommunications Services	0.376
<b>59</b>	<b>Internet Service Providers, Web Search Portals and Data Processing Services</b>	
<b>591</b>	<b>Internet Service Providers and Web Search Portals</b>	
591017	Internet Service Providers and Web Search Portals	0.376
<b>592</b>	<b>Data Processing, Web Hosting and Electronic Information Storage Services</b>	
592119	Data Processing and Web Hosting Services	0.376
592209	Electronic Information Storage Services	0.376
<b>60</b>	<b>Library and Other Information Services</b>	
<b>601</b>	<b>Libraries and Archives</b>	
601018	Libraries and Archives	0.416
<b>602</b>	<b>Other Information Services</b>	
602019	Other Information Services	0.416



COLUMN 1	COLUMN 2	COLUMN 3
<b>K</b>	<b>Financial and Insurance Services</b>	
<b>62</b>	<b>Finance</b>	
<b>621</b>	<b>Central Banking</b>	
621009	Central Banking	0.252
<b>622</b>	<b>Depository Financial Intermediation</b>	
622102	Banking	0.252
622203	Building Society Operation	0.252
622304	Credit Union Operation	0.252
622912	Other Depository Financial Intermediation	0.252
<b>623</b>	<b>Non-Depository Financing</b>	
623002	Non-Depository Financing	0.252
<b>624</b>	<b>Financial Asset Investing</b>	
624003	Financial Asset Investing	0.252
<b>63</b>	<b>Insurance and Superannuation Funds</b>	
<b>631</b>	<b>Life Insurance</b>	
631001	Life Insurance	0.252
<b>632</b>	<b>Health and General Insurance</b>	
632103	Health Insurance	0.484
632204	General Insurance	0.484
<b>633</b>	<b>Superannuation Funds</b>	
633003	Superannuation Funds	0.252
<b>64</b>	<b>Auxiliary Finance and Insurance Services</b>	
<b>641</b>	<b>Auxiliary Finance and Investment Services</b>	
641103	Financial Asset Broking Services	0.252
641913	Other Auxiliary Finance and Investment Services	0.252
641935	Home Loan Broking Services	0.252
<b>642</b>	<b>Auxiliary Insurance Services</b>	
642003	Auxiliary Insurance Services	0.252

COLUMN 1	COLUMN 2	COLUMN 3
<b>L</b>	<b>Rental, Hiring and Real Estate Services</b>	
<b>66</b>	<b>Rental and Hiring Services (except Real Estate)</b>	
<b>661</b>	<b>Motor Vehicle and Transport Equipment Rental and Hiring</b>	
661162	Passenger Car Rental and Hiring	1.435
661915	Other Motor Vehicle and Transport Equipment Rental and Hiring	1.736
<b>662</b>	<b>Farm Animal and Bloodstock Leasing</b>	
662005	Farm Animal and Bloodstock Leasing	2.331
<b>663</b>	<b>Other Goods and Equipment Rental and Hiring</b>	
663107	Heavy Machinery and Scaffolding Rental and Hiring	2.373
663208	Video and Other Electronic Media Rental and Hiring	0.722
663917	Other Goods and Equipment Rental and Hiring n.e.c.	2.331
<b>664</b>	<b>Non-Financial Intangible Assets (Except Copyrights) Leasing</b>	
664007	Non-Financial Intangible Assets (Except Copyrights) Leasing	0.252
<b>67</b>	<b>Property Operators and Real Estate Services</b>	
<b>671</b>	<b>Property Operators</b>	
671117	Residential Property Operators	1.299
671218	Non-Residential Property Operators	0.871
671231	Serviced Offices	0.871
<b>672</b>	<b>Real Estate Services</b>	
672006	Real Estate Services	0.394

COLUMN 1	COLUMN 2	COLUMN 3
<b>M</b>	<b>Professional, Scientific and Technical Services</b>	
<b>69</b>	<b>Professional, Scientific and Technical Services (Except Computer System Design and Related Services)</b>	
<b>691</b>	<b>Scientific Research Services</b>	
691007	Scientific Research Services	0.576
<b>692</b>	<b>Architectural, Engineering and Technical Services</b>	
692109	Architectural Services	0.157
692201	Surveying and Mapping Services	1.018
692313	Engineering Design and Engineering Consulting Services	0.264
692414	Other Specialised Design Services	0.443
692436	Signwriting	2.279
692504	Scientific Testing and Analysis Services	0.919
<b>693</b>	<b>Legal and Accounting Services</b>	
693112	Legal Services	0.256
693202	Accounting Services	0.157
<b>694</b>	<b>Advertising Services</b>	
694023	Aerial Advertising Service	1.018
694034	Other Advertising Services	0.430
<b>695</b>	<b>Market Research and Statistical Services</b>	
695013	Market Research and Statistical Services	0.430
<b>696</b>	<b>Management and Related Consulting Services</b>	
696216	Management Advice and Related Consulting Services	0.430
<b>697</b>	<b>Veterinary Services</b>	
697004	Veterinary Services	0.900
<b>699</b>	<b>Other Professional, Scientific and Technical Services</b>	
699107	Professional Photographic Services	0.752
699917	Other Professional, Scientific and Technical Services n.e.c.	0.430
<b>70</b>	<b>Computer System Design and Related Services</b>	
<b>700</b>	<b>Computer System Design and Related Services</b>	
700018	Computer System Design and Related Services	0.137

COLUMN 1	COLUMN 2	COLUMN 3
<b>N</b>	<b>Administrative and Support Services</b>	
<b>72</b>	<b>Administrative Services</b>	
<b>721</b>	<b>Employment Services</b>	
721113	Employment Placement and Recruitment Services	0.985
721214	Labour Supply Services	0.985
<b>722</b>	<b>Travel Agency and Tour Arrangement Services</b>	
722013	Travel Agency and Tour Arrangement Services	0.430
<b>729</b>	<b>Other Administrative Services</b>	
729112	Office Administrative Services	0.532
729213	Document Preparation Services	0.430
729303	Credit Reporting and Debt Collection Services	0.430
729404	Call Centre Operation	0.656
729911	Other Administrative Services n.e.c.	0.532
<b>73</b>	<b>Building Cleaning, Pest Control and Other Support Services</b>	
<b>731</b>	<b>Building Cleaning, Pest Control and Gardening Services</b>	
731114	Building and Other Industrial Cleaning Services	4.637
731204	Building Pest Control Services	2.503
731338	Tree Lopping and Arborist Services	8.205
731349	Other Gardening Services	4.300
<b>732</b>	<b>Packaging Services</b>	
732014	Packaging Services	2.247

COLUMN 1	COLUMN 2	COLUMN 3
<b>O</b>	<b>Public Administration and Safety</b>	
<b>75</b>	<b>Public Administration</b>	
<b>751</b>	<b>Central Government Administration</b>	
751004	Central Government Administration	0.514
<b>752</b>	<b>State Government Administration</b>	
752016	State Government Administration	0.514
752027	Government - Transport Administration	0.855
752062	Government - Community Care	1.985
<b>753</b>	<b>Local Government Administration</b>	
753006	Local Government Administration	1.414
<b>754</b>	<b>Justice</b>	
754007	Justice	0.514
<b>755</b>	<b>Government Representation</b>	
755109	Domestic Government Representation	0.514
755201	Foreign Government Representation	0.514
<b>76</b>	<b>Defence</b>	
<b>760</b>	<b>Defence</b>	
760004	Defence	2.767
<b>77</b>	<b>Public Order, Safety and Regulatory Services</b>	
<b>771</b>	<b>Public Order and Safety Services</b>	
771118	Police Services	2.539
771208	Investigation and Security Services	2.799
771232	Locksmith Service	1.178
771311	Fire Protection and Other Emergency Services	2.217
771412	Correctional and Detention Services	5.749
771917	Other Public Order and Safety Services	0.514
771928	Traffic Control Services	2.799
<b>772</b>	<b>Regulatory Services</b>	
772018	Regulatory Services	0.514

COLUMN 1	COLUMN 2	COLUMN 3
<b>P</b>	<b>Education and Training</b>	
<b>80</b>	<b>Preschool and School Education</b>	
<b>801</b>	<b>Preschool Education</b>	
801009	Preschool Education	1.297
<b>802</b>	<b>School Education</b>	
802102	Primary Education	0.857
802203	Secondary Education	0.857
802315	Combined Primary and Secondary Education	0.857
802405	Special School Education	0.857
<b>81</b>	<b>Tertiary Education</b>	
<b>810</b>	<b>Tertiary Education</b>	
810112	Technical and Vocational Education and Training	0.857
8101G1	Group Training Organisation (Category 1)	1.098
	349312, 421402, 424405, 425103 - 425305, 427105, 427206, 427408, 510129, 529108, 541416, 551215, 561003 - 562206, 580105 - 642003, 662005, 664007, 672006, 692109, 692313, 692414, 693112, 693202, 694034 - 696216, 699107, 700018, 721113, 721236 - 729911, 751004, 752016, 754007 - 755201, 771917, 772018 - 802203, 802405, 810202, 821204, 822014, 851117 - 853918, 859915, 871007, 891011, 920204, 920902, 951118, 951208, 953201, 953414, 955102, 955203	
8101G2	Group Training Organisation (Category 2)	1.275
	020103 - 020305, 042006, 060074, 080133, 080234, 080335, 080436, 080638, 080739, 080932, 099033, 101226, 101237, 115007, 117404, 131308, 133108, 133209, 134019, 135112, 135202, 152302, 161111 - 170109, 183104 - 184206, 189101, 213107, 213309, 213906, 229206, 239409, 241108 - 243202, 259108, 261101 - 281204, 310959, 321107, 323212, 331108, 331209, 332109, 332313, 341111 - 349209, 349413 - 350414, 360101 - 360303, 360505 - 392117, 400004, 411006, 412209 - 421312, 422111 - 423112, 424102 - 424304, 424506, 425902, 426003, 427307, 427915 - 453003, 462306, 490015, 521223 - 522011, 529918, 541113 - 541315, 541912 - 551103, 551305 - 552216, 570014, 661915, 663208, 663917, 671117 - 671231, 691007, 692201, 692504, 694023, 697004, 699917, 721214, 752027, 760004 - 771232, 771928, 802315, 810112, 821114, 821913, 840115, 859105, 879017, 892203 - 911417, 920103, 941117, 942118, 942219, 0949116, 953133, 953302, 953919, 954009, 955912, 955945	
8101G3	Group Training Organisation (Category 3)	1.275
	011103 - 014106, 014512 - 017201, 019203 - 019923, 030115, 041117 - 041916, 051017, 052108, 080122, 080223, 080324, 080425, 080504, 080627, 080728, 080921, 091102 - 099022, 109023, 112015 - 114006, 116111 - 117303, 118113 - 131218, 132028 - 132039, 133312, 133413, 134043, 141219 - 152201, 152403, 152919, 170919 - 182913, 185117, 185218, 189213 - 203411, 211004 - 212218, 213219, 214108 - 229105, 229307 - 239308, 239905, 243911 - 251908, 259209, 259918, 301116 - 310948, 321219, 323109, 323302 - 324101, 324314 - 329117, 329916, 331907, 332212, 333101 - 333911, 350515, 360415, 392218, 412108, 423202, 461002 - 462205, 471003 - 482016, 501017 - 502907, 510131, 510208, 529211, 530109, 530908, 661162, 663107, 692436, 731114, 731204, 731349, 732014, 752062, 753006, 771311, 771412, 821125, 840205, 860117, 860916, 892102, 912115 - 913904, 941218, 941916, 942917, 949915, 952007, 953122	

COLUMN 1	COLUMN 2	COLUMN 3
8101G4	Group Training Organisation (Category 4)	1.275
	014264 - 014409, 018009, 019113, 030216, 052209 - 060063, 070007, 101125, 101136, 109034 - 111317, 141107, 209013, 291104 - 292217, 321243 - 322413, 324202, 329207, 521109, 731338	
810202	Higher Education	0.325
<b>82</b>	<b>Adult, Community and Other Education</b>	
<b>821</b>	<b>Adult, Community and Other Education</b>	
821114	Sports and Physical Recreation Instruction	1.750
821125	Riding School Operation	4.166
821204	Arts Education	0.325
821913	Adult, Community and Other Education n.e.c.	0.857
<b>822</b>	<b>Educational Support Services</b>	
822014	Educational Support Services	0.857

COLUMN 1	COLUMN 2	COLUMN 3
<b>Q</b>	<b>Health Care and Social Assistance</b>	
<b>84</b>	<b>Hospitals</b>	
<b>840</b>	<b>Hospitals</b>	
840115	Hospitals (Except Psychiatric Hospitals)	1.020
840205	Psychiatric Hospitals	1.020
<b>85</b>	<b>Medical and Other Health Care Services</b>	
<b>851</b>	<b>Medical Services</b>	
851117	General Practice Medical Services	0.409
851207	Specialist Medical Services	0.409
<b>852</b>	<b>Pathology and Diagnostic Imaging Services</b>	
852017	Pathology and Diagnostic Imaging Services	0.569
<b>853</b>	<b>Allied Health Services</b>	
853108	Dental Services	0.409
853209	Optometry and Optical Dispensing	0.409
853301	Physiotherapy Services	0.409
853402	Chiropractic and Osteopathic Services	0.409
853918	Other Allied Health Services	0.825
<b>859</b>	<b>Other Health Care Services</b>	
859105	Ambulance Services	1.941
859915	Other Health Care Services n.e.c.	0.825
<b>86</b>	<b>Residential Care Services</b>	
<b>860</b>	<b>Residential Care Services</b>	
860117	Aged Care Residential Services	2.438
860916	Other Residential Care Services	2.438
<b>87</b>	<b>Social Assistance Services</b>	
<b>871</b>	<b>Child Care Services</b>	
871007	Child Care Services	1.297
<b>879</b>	<b>Other Social Assistance Services</b>	
879017	Other Social Assistance Services	2.2894



COLUMN 1	COLUMN 2	COLUMN 3
<b>R</b>	<b>Arts and Recreation Services</b>	
<b>89</b>	<b>Heritage Activities</b>	
<b>891</b>	<b>Museum Operation</b>	
891011	Museum Operation	0.548
<b>892</b>	<b>Parks and Gardens Operations</b>	
892102	Zoological and Botanical Gardens Operation	3.300
892203	Nature Reserves and Conservation Parks Operation	2.241
<b>90</b>	<b>Creative and Performing Arts Activities</b>	
<b>900</b>	<b>Creative and Performing Arts Activities</b>	
900112	Performing Arts Operation	1.585
900213	Creative Artists, Musicians, Writers and Performers	1.585
900303	Performing Arts Venue Operation	1.585
<b>91</b>	<b>Sports and Recreation Activities</b>	
<b>911</b>	<b>Sports and Physical Recreation Activities</b>	
911103	Health and Fitness Centres and Gymnasias Operation	1.124
911215	Sports and Physical Recreation Clubs and Sports Professionals	1.124
911305	Sports and Physical Recreation Venues, Grounds and Facilities Operation	1.124
911417	Sports and Physical Recreation Administrative Service	1.124
<b>912</b>	<b>Horse and Dog Racing Activities</b>	
912115	Horse and Dog Racing Administration and Track Operation	3.221
912903	Other Horse and Dog Racing Activities	9.435
<b>913</b>	<b>Amusement and Other Recreation Activities</b>	
913105	Amusement Parks and Centres Operation	3.659
913904	Amusement and Other Recreation Activities n.e.c.	3.659
<b>92</b>	<b>Gambling Activities</b>	
<b>920</b>	<b>Gambling Activities</b>	
920103	Casino Operation	1.150
920204	Lottery Operation	0.722
920902	Other Gambling Activities	0.722

COLUMN 1	COLUMN 2	COLUMN 3
<b>S</b>	<b>Other Services</b>	
<b>94</b>	<b>Repair and Maintenance</b>	
<b>941</b>	<b>Automotive Repair and Maintenance</b>	
941117	Automotive Electrical Services	1.921
941218	Automotive Body, Paint and Interior Repair	1.921
941916	Other Automotive Repair and Maintenance	1.921
<b>942</b>	<b>Machinery and Equipment Repair and Maintenance</b>	
942118	Domestic Appliance Repair and Maintenance	1.178
942219	Electronic (except Domestic Appliance) and Precision Equipment Repair and Maintenance	0.430
942917	Other Machinery and Equipment Repair and Maintenance	1.812
<b>949</b>	<b>Other Repair and Maintenance</b>	
949116	Clothing and Footwear Repair	1.612
949915	Other Repair and Maintenance n.e.c.	1.812
<b>95</b>	<b>Personal and Other Services</b>	
<b>951</b>	<b>Personal Care Services</b>	
951118	Hairdressing and Beauty Services	0.867
951208	Diet and Weight Reduction Centre Operation	0.867
<b>952</b>	<b>Funeral, Crematorium and Cemetery Services</b>	
952007	Funeral, Crematorium and Cemetery Services	2.211
<b>953</b>	<b>Other Personal Services</b>	
953122	Commercial Laundries and Linen Hire Services	4.098
953133	Laundrettes and Dry-Cleaners	2.156
953201	Photographic Film Processing	0.867
953302	Parking Services	2.194
953414	Brothel Keeping and Prostitution Services	1.039
953919	Other Personal Services n.e.c.	0.867
<b>954</b>	<b>Religious Services</b>	
954009	Religious Services	0.685
<b>955</b>	<b>Civic, Professional and Other Interest Group Services</b>	
955102	Business and Professional Association Services	0.689
955203	Labour Association Services	0.689
955912	Other Interest Group Services n.e.c.	0.689
955945	Animal Refuges & Kennel Clubs	1.498

COLUMN 1	COLUMN 2	COLUMN 3
Not applicable	Labour Hire	
721236	Contract Staff Services (Own Administration Staff)	0.606
A01100	Agriculture, Forestry and Fishing	3.239
B06000	Mining	1.471
C11000	Manufacturing	2.586
D26000	Electricity, Gas, Water and Waste Services	0.851
E30000	Construction	4.206
F33000	Wholesale Trade	1.595
G39000	Retail Trade	2.427
H44000	Accommodation and Food Services	2.358
I46000	Transport, Postal and Warehousing	3.324
J54000	Information Media and Telecommunications	0.946
K62000	Financial and Insurance Services	0.334
L66000	Rental, Hiring and Real Estate Services	0.796
M69000	Professional, Scientific and Technical Services	0.605
N72000	Administrative and Support Services	1.490
O75000	Public Administration and Safety	1.045
P80000	Education and Training	0.789
Q84000	Health Care and Social Assistance	1.481
R89000	Arts and Recreation Services	1.481
S94000	Other Services	2.181

*Acquisition of Land Act 1967***TAKING OF LAND NOTICE BY BUNDABERG  
REGIONAL COUNCIL (No 01) 2020****Short title**

1. This notice may be cited as the *Taking of Land Notice by Bundaberg Regional Council (No 01) 2020*.

**Land taken [ss. 15D of the Act]**

2. The land described in Schedule is taken by Bundaberg Regional Council for road purposes and vests in Bundaberg Regional Council on and from 26 June 2020.

**SCHEDULE  
Land Taken**

NEW ROAD on SP315526 (to be registered in the Land Registry), area 2134 m<sup>2</sup>, part of Title Reference 17137246.

**ENDNOTES**

1. Made by Bundaberg Regional Council on 24 June 2020.
2. Published in the Gazette on 26 June 2020.
3. Not required to be laid before the Legislative Assembly.
4. The administering agency is the Department of Natural Resources Mines and Energy.
5. File Reference RAS:MGB:382026.

*Associations Incorporation Act 1981*

Department of Justice and Attorney-General  
Brisbane, 22 June 2020

It is notified that:

1. Pursuant to Section 94(c) of the *Associations Incorporation Act 1981*, the trusts (if any) and purposes that apply to the Property of the Former Associations are varied to permit the transfer of the Property to the general fund of the Queensland Community Foundation and use of the Property for the purposes of that fund.
2. Pursuant to Section 94(c) of the *Associations Incorporation Act 1981*, the Property of the Former Associations is vested in the Trustee of the Queensland Community Foundation as at 8.00am Friday 26 June 2020.
3. In this notice:

**Former Association** means the associations previously registered under the *Associations Incorporation Act 1981* that are listed in the table below.

**Queensland Community Foundation** means the trust of that name established under a Trust Deed Poll dated 4 February 1997.

**Property** means the property of each Former Association that is currently vested in the Public Trustee pursuant to a regulation or a gazette notice made under section 94(a) of the *Associations Incorporation Act 1981*.

Former Association	Former Incorporation Number	Property
Aboriginal & Torres Strait Islander Youth Working Party Association Incorporated	IA29564	Cash
Astronomy Group of Mount Isa Inc.	IA14404	Cash
Atherton Squash Rackets Association Inc.	IA10019	Cash
Australian Society for Education through the Arts Inc.	IA01907	Cash
Biggenden Rose Festival Inc.	IA01059	Cash
Brisbane Business Incubator Group Inc.	IA19394	Cash
Brisbane Market Secondary Wholesalers Association Inc.	IA31423	Cash
Brisbane North West Chamber of Commerce Inc.	IA13075	Cash
Brisbane Port Community Association Incorporated	IA09718	Cash
Bundaberg Triathletes Inc.	IA01459	Cash
Cairns Unity Team Association Inc.	IA14441	Cash

Former Association	Former Incorporation Number	Property
Calliope Polocrosse Club Inc.	IA29234	Cash
Caloundra Badminton Club Incorporated	IA09273	Cash
Capella Junior Cricket Club Inc.	IA06884	Cash
Central Highlands Tenpin Bowling Association Inc.	IA11091	Cash
Clermont National Fitness Club - Gymnastics - Kindygy Inc.	IA28381	Cash
Cloncurry Darts Association Inc.	IA17643	Cash
Community Disability Alliance Incorporated	IA09651	Cash
Consumers Health Advocacy Association Incorporated	IA14737	Cash
Cracka Theatre Troupe Inc.	IA29889	Cash
Cultural Solidarity of Logan Inc.	IA30440	Cash
Drag Racing Association of Gympie Incorporated	IA28658	Cash
Fassifern Mixed Touch Association (Inc.)	IA17434	Cash
Gatton Unemployed Training Scheme Incorporated	IA08802	Cash
Gold Coast Aussi Masters Swimming Club Inc.	IA06341	Cash
Gold Coast Cook Islands Club Inc.	IA19265	Cash
Gold Coast Veteran Cyclists Club Inc.	IA28958	Cash
Gracemere Country Tennis Association Incorporated	IA04263	Cash
Greenvale Cricket Club Inc.	IA15972	Cash
Hamilton Island Angling Club Incorporated	IA19204	Cash
Hope Island Sports & Recreation Association Incorporated	IA13911	Cash
Independent Parents and Friends Council of Queensland Incorporated	IA07166	Cash
Indigenous Advancement Association Queensland Inc.	IA28748	Cash
Ingham Car and Bike Club Inc.	IA15754	Cash
Ingham Volleyball Association Inc.	IA32009	Cash
International Moth Class Association Queensland Inc.	IA06574	Cash
Ipswich Chinese Association Inc.	IA37742	Cash
Ipswich-Laidley Motor Cycle Club Incorporated	IA04425	Cash
Kingaroy Bicycle Moto Cross Club Inc.	IA28342	Cash
Klub Zone Inc.	IA12376	Cash
Lotus Glen Pistol Club Inc.	IA15802	Cash
Lowood & District Chamber of Commerce Inc.	IA19981	Cash
Mackay Cyclopaths Mountain Bike Club Inc.	IA16200	Cash
Mackay Jet Sports Incorporated	IA16831	Cash
Mackay Shamrock Social Club Incorporated	IA15991	Cash
Mansfield Tavern Social Club Inc.	IA13412	Cash
Mooreboobool Community Centre Association Inc.	IA13691	Cash
Moranbah State Emergency Service Support Group Inc.	IA15688	Cash
Mount Isa Motorcycle Show Association Incorporated	IA09055	Cash
Muckadilla Pony Club Incorporated	IA07646	Cash
Nanango Shire Rate Payers Association Inc.	IA07631	Cash
North Brisbane Junior Chamber of Commerce Incorporated	IA10734	Cash
North Queensland Youth Accommodation Coalition Incorporated	IA02983	Cash
North West United Soccer Club Inc.	IA08709	Cash
Oasis Junior Rugby League Club Incorporated	IA14850	Cash

Former Association	Former Incorporation Number	Property
Proserpine Live Theatre Group Inc.	IA15043	Cash
Queensland Amateur Karate-Do Club Inc	IA10444	Cash
Queensland CAD Users Group Inc.	IA09590	Cash
Queensland Deaf Women's Support Group Inc.	IA13268	Cash
Queensland Skateboard Association Inc.	IA28792	Cash
Queensland Specialist Contractors' Association Inc	IA08070	Cash
Redlands Amateur Boxing Association Inc.	IA03767	Cash
Rotaract Club of Gladstone Inc	IA12680	Cash
Rotaract Club of Southport Inc.	IA17739	Cash
Rotaract Club of Wynnum and Manly Inc.	IA12804	Cash
Rural Youth Organisation of Queensland Inc.	IA13971	Cash
Russell/Mulgrave Catchment Co-ordinating Committee Inc.	IA17890	Cash
S.A.F.E. Inc.	IA05039	Cash
Salisbury Sporting Club Incorporated	IA02501	Cash
Salvadorean Association of North Queensland Inc.	IA16388	Cash
Sandgate Centre Support Group Incorporated	IA01620	Cash
Scarness Community Progress Association Inc.	IA15306	Cash
Slade Point Tennis Club Inc.	IA18165	Cash
Specialized Equipment Supply Association Inc.	IA13902	Cash
St George Sports Club Inc.	IA00183	Cash
Suburbs Hockey Club Incorporated	IA06511	Cash
Tablelands Adult Literacy League Inc.	IA11671	Cash
The Australian Society of Accredited Pyrotechnicians Inc.	IA28639	Cash
The Avicultural Society of Queensland Inc.	IA00472	Cash
The Cardwell Shire Fish Stocking Society Inc.	IA13867	Cash
The Cultural Association of Romanians in Queensland Inc.	IA10718	Cash
The Gap After School Care Centre Inc.	IA05577	Cash
The Gubbi Gubbi Land and Cultural Association Inc.	IA11432	Cash
The Karara Dingo Destruction Association Inc.	IA06978	Cash
The Queensland Hospital Managers Association Incorporated	IA06837	Cash
The Umbrella Network Inc.	IA17989	Cash
The Warren Group Inc.	IA15174	Cash
Thomson River Campdraft Association Incorporated	IA10120	Cash
Tinana Hall Management Committee Inc.	IA05623	Cash
Toowoomba and District Fish Stocking Association Inc.	IA04820	Cash
Toowoomba Rail First Aid Services Inc	IA11557	Cash
Torres Strait Chamber of Commerce Inc.	IA28553	Cash
Twin Cities Collectors Club Inc.	IA05761	Cash
Vietnamese Professionals Society - Queensland Chapter Inc.	IA20146	Cash
Warwick Repeater Association Inc.	IA08290	Cash
Windsor and District Senior Citizens Association Inc.	IA08634	Cash
Wondai Amateur Theatrical Society Incorporated	IA17266	Cash
Young Friends of the Ballet Inc.	IA04435	Cash
Yupungathi Land and Sea Management Association Inc.	IA30510	Cash

Constitution of Queensland 2001

# ADMINISTRATIVE ARRANGEMENTS AMENDMENT ORDER (No. 2) 2020

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### Short Title

1. This order in council may be cited as the *Administrative Arrangements Amendment Order (No. 2) 2020*.

### Amended Order

2. The *Administrative Arrangements Order (No. 1) 2020* is amended as set out in this order.

### Amendment of Schedule

- 3.(1) Schedule (opposite the title "Minister for State Development, Tourism and Innovation") –

- (a) under the heading "*Acts Administered*"

omit

"*State Development and Public Works Organisation Act 1971*"

insert

"*State Development and Public Works Organisation Act 1971* (except to the extent jointly administered with the Minister for Regional Development and Manufacturing)"

- 3.(2) Schedule (opposite the title "Minister for Regional Development and Manufacturing") –

- (a) under the heading "*Principal Ministerial Responsibilities*"

omit

"State Development including–

- coordinated projects associated with mining and mining infrastructure"

insert

"State Development to the extent that it relates to mining and mining and transport infrastructure"

- (b) under the heading "*Acts Administered*" following the words "*Gasfields Commission Act 2013*"

insert

"*State Development and Public Works Organisation Act 1971* (to the extent that it is relevant to mining and mining and transport infrastructure, jointly administered with the Minister for State Development, Tourism and Innovation)"

### Commencement

4. This order commences on the date it is published in the Gazette.

### END NOTES

1. Made by the Governor in Council on 25 June 2020.
2. Published in the Gazette on 26 June 2020.
3. The administering agency is the Department of the Premier and Cabinet.

Patrick Tully  
Delegate of the Chief Executive

*Defamation Act 2005***DECLARATION UNDER SECTION 35(3)**

I, Yvette D'Ath, Attorney-General and Minister for Justice, declare, in accordance with section 35(3) of the *Defamation Act 2005*, that on and from 1 July 2020, the maximum amount of damages that may be awarded for non-economic loss in defamation proceedings is \$421,000.

Yvette D'Ath MP  
Attorney-General and Minister for Justice

*Government Owned Corporations Act 1993*  
Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to CleanCo Queensland Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*  
Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to Energy Queensland Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*  
Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to Sunwater Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*  
Section 114

**REVOCATION OF NOTICE**

The Notification gazetted on 30 September 2011 for Sunwater Limited and its subsidiaries to apply the public sector policy entitled *Public Interest Disclosure Standard No. 1*, is revoked.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*  
Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to Gladstone Ports Corporation Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. MARK BAILEY MP  
Minister for Transport  
and Main Roads

*Government Owned Corporations Act 1993*  
Section 114

**REVOCATION OF NOTICE**

The Notification gazetted on 30 September 2011 for Gladstone Ports Corporation Limited and its subsidiaries to apply the public sector policy entitled *Public Interest Disclosure Standard No. 1*, is revoked.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. MARK BAILEY MP  
Minister for Transport  
and Main Roads

*Government Owned Corporations Act 1993*  
Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to Far North Queensland Ports Corporation Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. MARK BAILEY MP  
Minister for Transport  
and Main Roads

*Government Owned Corporations Act 1993*  
Section 114

**REVOCATION OF NOTICE**

The Notification gazetted on 30 September 2011 for Far North Queensland Ports Corporation Limited and its subsidiaries to apply the public sector policy entitled *Public Interest Disclosure Standard No. 1*, is revoked.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. MARK BAILEY MP  
Minister for Transport  
and Main Roads

*Government Owned Corporations Act 1993*  
Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to North Queensland Bulk Ports Corporation Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. MARK BAILEY MP  
Minister for Transport  
and Main Roads

*Government Owned Corporations Act 1993*

## Section 114

**REVOCATION OF NOTICE**

The Notification gazetted on 30 September 2011 for North Queensland Bulk Ports Corporation Limited and its subsidiaries to apply the public sector policy entitled *Public Interest Disclosure Standard No. 1*, is revoked.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. MARK BAILEY MP  
Minister for Transport  
and Main Roads

*Government Owned Corporations Act 1993*

## Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to Stanwell Corporation Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*

## Section 114

**REVOCATION OF NOTICE**

The Notification gazetted on 30 September 2011 for Stanwell Corporation Limited and its subsidiaries to apply the public sector policy entitled *Public Interest Disclosure Standard No. 1*, is revoked.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*

## Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to Queensland Electricity Transmission Corporation Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*

## Section 114

**REVOCATION OF NOTICE**

The Notification gazetted on 30 September 2011 for Queensland Electricity Transmission Corporation Limited and its subsidiaries to apply the public sector policy entitled *Public Interest Disclosure Standard No. 1*, is revoked.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*

## Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to CS Energy Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*

## Section 114

**REVOCATION OF NOTICE**

The Notification gazetted on 30 September 2011 for CS Energy Limited and its subsidiaries to apply the public sector policy entitled *Public Interest Disclosure Standard No. 1*, is revoked.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. DR ANTHONY LYNHAM MP  
Minister for Natural Resources,  
Mines and Energy

*Government Owned Corporations Act 1993*

## Section 114

**NOTICE**

We give notice that the public sector policies entitled *Public Interest Disclosure Standard No. 1/2019*, *Public Interest Disclosure Standard No. 2/2019* and *Public Interest Disclosure Standard No. 3/2019*, as amended from time to time, are to apply to Port of Townsville Limited and, as far as practicable, to all of its subsidiaries.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. MARK BAILEY MP  
Minister for Transport  
and Main Roads

*Government Owned Corporations Act 1993*

## Section 114

**REVOCATION OF NOTICE**

The Notification gazetted on 30 September 2011 for Port of Townsville Limited and its subsidiaries to apply the public sector policy entitled *Public Interest Disclosure Standard No. 1*, is revoked.

HON. CAMERON DICK MP  
Treasurer  
Minister for Infrastructure  
and Planning

HON. MARK BAILEY MP  
Minister for Transport  
and Main Roads

**NOTICE OF MINISTERIAL INFRASTRUCTURE DESIGNATION  
MADE UNDER THE *PLANNING ACT 2016***

I, the Honourable Cameron Dick MP, Treasurer and Minister for Infrastructure and Planning, give notice that under section 38 of the *Planning Act 2016*, I made a Ministerial Infrastructure Designation (the designation) for the Buddina State School on 23 June 2020.

The designation will take effect from 26 June 2020.

**Description of the designated premises**

The designation applies to the premises located at the corner of Iluka Avenue and Tumut Street, Buddina, QLD, 4575, formally described as Lot 222 on CP803441.

**Type of infrastructure for which the premises were designated**

The premises have been designated to facilitate the construction of a new two-storey general learning area building, maintenance shed and other minor works.

The infrastructure is described under Schedule 5, Part 2 of the *Planning Regulation 2017*, as:

- Item 6: educational facilities
- Item 9: facilities at which an education and care service under the Education and Care Services National Law (Queensland) is operated
- Item 10: facilities at which a Queensland Education and Care approved service under the *Education and Care Services Act 2013* is operated.

**Requirements included in the infrastructure designation**

The infrastructure designation includes requirements on the location and scale of the development, mitigation of development impacts, stormwater management, landscaping, carparking, active transport, design/built form, school transport management, event management, external works, acid sulfate soils, construction management and servicing.

**Further information**

A copy of the infrastructure designation decision notice, including the noted requirements and a summary of how I have considered submissions, can be obtained at <https://planning.dsdmip.qld.gov.au/infrastructure-designations>.

For further information, please contact the Infrastructure Designations team at [infrastructuredesignation@dsdmip.qld.gov.au](mailto:infrastructuredesignation@dsdmip.qld.gov.au) or phone 1300 967 433.

CAMERON DICK MP  
Treasurer  
Minister for Infrastructure and Planning

**NOTICE OF MINISTERIAL INFRASTRUCTURE DESIGNATION  
MADE UNDER THE *PLANNING ACT 2016***

I, the Honourable Cameron Dick MP, Treasurer and Minister for Infrastructure and Planning, give notice that under section 38 of the *Planning Act 2016*, I made a Ministerial Infrastructure Designation (designation) for the Montessori International College on 17 June 2020.

The designation will take effect from 26 June 2020.

**Description of the designated premises**

The designation applies to premises located at 880-932 Maroochydore Road, Forest Glen, QLD, 4556, formally described as Lot 9 on SP251589.

**Type of infrastructure for which the premises were designated**

The premises have been designated to facilitate the demolition and extension of existing buildings and the construction of new, one to four storey buildings for general learning, boarding and childcare facilities. In addition, the designation would provide a new farm manager's residence and areas for agricultural learning, sports facilities, car parking, vehicle manoeuvring, landscaping and other minor works.

The infrastructure is described under Schedule 5, Part 2 of the *Planning Regulation 2017*, as:

- Item 6: educational facilities
- Item 9: facilities at which an education and care service under the Education Care Services National Law (Queensland) is operated
- Item 10: Item 10: facilities at which a Queensland Education Care approved service under the *Education and Care Services Act 2013* is operated.

**Requirements included in the infrastructure designation**

The designation includes requirements in relation to the location and scale of the development, amenity, flooding, bushfire, stormwater, car parking, vehicle manoeuvring, school transport, external works, noise, staff accommodation, design, lighting, landscaping, refuse plant and screening, ecology, events, servicing and construction management.

**Further information**

A copy of the infrastructure designation decision notice, including the noted requirements and a summary of how I have considered submissions, can be obtained at <https://planning.dsdmip.qld.gov.au/infrastructure-designations>.

For further information, please contact the Infrastructure Designations team at [infrastructuredesignation@dsdmip.qld.gov.au](mailto:infrastructuredesignation@dsdmip.qld.gov.au) or phone 1300 967 433.

CAMERON DICK MP  
Treasurer  
Minister for Infrastructure and Planning



**NOTIFICATION OF FORMS UNDER  
GAMING MACHINE ACT 1991 AND LIQUOR ACT 1992**

**1. Approval of form**

The following forms were approved by the General Manager, Licensing, Office of Liquor and Gaming Regulation (as delegate for the Commissioner of Liquor and Gaming Regulation), for use under the *Gaming Machine Act 1991* and the *Liquor Act 1992* from 1 July 2020.

Form No	Version No	Form Heading
Form 3	Version: V5 April 2020	Application for a gaming machine licence
Form 3B	Version: V4 April 2020	Club details for category 2 gaming machine licence
Form 3C	Version: V4 April 2020	Company details for a category 1 (hotel/tavern) gaming machine licence
Form 5	Version: V6 April 2020	Personal detail schedule

**2. Commencement date**

The use of these forms will commence from 1 July 2020.

**3. Authorising Law**

The law under which these forms are approved for use are:

- Sections 56, 57, 93 of the *Gaming Machine Act 1991*
- Section 105 of the *Liquor Act 1992*

**4. Availability of forms**

These forms are available from the Office of Liquor and Gaming Regulation website at:

**www.business.qld.gov.au/liquor-gaming**  
or by telephoning 13 QGOV (13 74 68).

**5. The following forms have been revoked**

Form No	Version No	Form Heading
Form 3	Version: V4 2016	Application for a gaming machine licence
Form 3B	Version: V3 Dec 2013	Club details for category 2 gaming machine licence
Form 3C	Version: V3 Dec 2013	Company details for a category 1 (hotel/tavern) gaming machine licence
Form 5	Version: V5 June 2013	Personal detail schedule

Revoked effective from 1 July 2020.

**6. Withdrawal of approval of existing form**

The following forms have been withdrawn

Form No	Version No	Form Heading
Form 3A	Version: V2 December 2013	Individual details for a category 1 gaming machine licence

**NOTIFICATION OF FORM UNDER  
GAMING MACHINE ACT 1991, CASINO CONTROL ACT 1982,  
KENO ACT 1996 AND WAGERING ACT 1998**

**1. Approval of form**

The following form was approved by the Executive Director, Office of Liquor and Gaming Regulation (as delegate for the Commissioner of Liquor and Gaming Regulation), for use under the *Gaming Machine Act 1991*, *Casino Control Act 1982*, *Keno Act 1996* and *Wagering Act 1998* from 29 June 2020.

Form No	Version No	Form Heading
Form 3B	Version: V3 June 2020	Self-exclusion order

**2. Commencement date**

The use of this form will commence from 29 June 2020

**3. Authorising Law**

The laws under which this form is approved for use are:

- Section 261A of the *Gaming Machine Act 1991*
- Section 910 of the *Casino Control Act 1982*
- Section 154B of the *Keno Act 1996*
- Section 216B of the *Wagering Act 1998*

**4. Availability of forms**

This forms are available from the Office of Liquor and Gaming Regulation website at:

**www.business.qld.gov.au/liquor-gaming**  
or by telephoning 13 QGOV (13 74 68).

**5. The following forms have been revoked**

Form No	Version No	Form Heading
Form 3B	Version: V2 July 2012	Self-exclusion order

Revoked effective from 29 June 2020.

**BILLS OF PARLIAMENT ASSENTED TO****Queensland Legislative Assembly  
Brisbane**

It is hereby notified for general information that, on 22 June 2020, His Excellency the Governor, in the name and on behalf of Her Majesty, assented to the undermentioned Bills passed by the Legislative Assembly of Queensland in Parliament assembled, viz—

A Bill for an Act to amend the *Associations Incorporation Act 1981*, the *Collections Act 1966*, the *Fair Trading Inspectors Act 2014*, the *State Penalties Enforcement Regulation 2014* and the Acts mentioned in schedule 1 for particular purposes

**Short title:** *Associations Incorporation and Other Legislation Amendment Act 2020* – Act No. 17 of 2020

**Commencement:** The following provisions commence on a day to be fixed by proclamation—

- sections 8 and 12 to 15
- section 16, to the extent it inserts new section 47A
- sections 21 to 25, 30 to 32, 40 to 43 and 45
- section 46, to the extent it inserts new sections 152 to 154
- section 49(2) and (4)
- sections 51, 54, 57 and 58
- section 60, to the extent it inserts new sections 49 and 51
- parts 4 and 5.

A Bill for an Act to apply a national law that regulates co-operatives, to amend this Act, the *Associations Incorporation Act 1981* and the Acts mentioned in schedule 1 for particular purposes, and to repeal the *Cooperatives Act 1997*

**Short title:** *Co-operatives National Law Act 2020* – Act No. 18 of 2020

**Commencement:** Commences on a day fixed by proclamation.

A Bill for an Act to provide for an equitable and efficient system of portability of long service leave in the community services industry, and to amend this Act, the *Bail Act 1980*, the *Building and Construction Industry (Portable Long Service Leave) Act 1991*, the *Contract Cleaning Industry (Portable Long Service Leave) Act 2005*, the *COVID-19 Emergency Response Act 2020*, the *Holidays Act 1983*, the *Industrial Relations Act 2016*, the *Public Health Act 2005*, the *Public Health Regulation 2018*, the *Work Health and Safety Act 2011* and the *Youth Justice Act 1992* for particular purposes

**Short title:** *Community Services Industry (Portable Long Service Leave) Act 2020* – Act No. 19 of 2020

**Commencement:** (1) This Act, other than the following provisions, commences on a day to be fixed by proclamation—

- (a) part 3;

(b) sections 119, 120 and 125;

(c) part 13, divisions 2 to 7;

(d) schedule 2.

(2) Part 13, divisions 5 and 6 commence on 1 July 2020.

**N J Laurie**  
**Clerk of the Parliament**

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