



DATE: November 26, 2024

TO: California Self-Insured Employer

FROM: Katrina S. Hagen, Director, Department of Industrial Relations

SUBJECT: Fiscal Year 2024/2025 Assessments:

- Workers' Compensation Administration Revolving Fund Assessment (WCARF)
- Subsequent Injuries Benefits Trust Fund Assessment (SIBTF)
- Uninsured Employers Benefits Trust Fund Assessment (UEBTF)
- Occupational Safety and Health Fund Assessment (OSHF)
- Labor Enforcement and Compliance Fund Assessment (LECF)
- Workers' Compensation Fraud Account Assessment (FRAUD)

Labor Code Sections 62.5 and 62.6 authorize the Department of Industrial Relations to assess employers for the costs of the administration of the workers' compensation, health and safety and labor standards enforcement programs. These assessments provide a stable funding source to the support operations of the courts, to ensure safe and healthy working conditions on the job, to ensure the enforcement of labor standards and requirements for workers' compensation coverage.

The purpose of this letter is to inform you that you will be receiving an invoice for your share of the assessments authorized by Labor Code Sections 62.5 and 62.6. The Labor Code requires allocation of the total assessment between insured and self-insured employers in proportion to payroll for the most recent year available.

Authority	Type	Total Assessment for all Payers	2025 Self-Insured Employer Assessment Factor
Labor Code § 62.5	Workers' Compensation Administration Revolving Fund Assessment (WCARF)	\$ 698,761,939	0.018754
Labor Code § 62.5	Subsequent Injuries Benefits Trust Fund Assessment (SIBTF)	\$ 848,000,000	0.057041
Labor Code § 62.5	Uninsured Employers Benefits Trust Fund Assessment (UEBTF)	\$ 53,088,800	0.001085
Labor Code § 62.5	Occupational Safety and Health Fund Assessment (OSHF)	\$ 189,509,130	0.001177
Labor Code § 62.5	Labor Enforcement and Compliance Fund Assessment (LECF)	\$ 181,983,628	0.000123
Labor Code § 62.6	Workers' Compensation Fraud Account Assessment (FRAUD)	\$ 90,435,332	0.006624

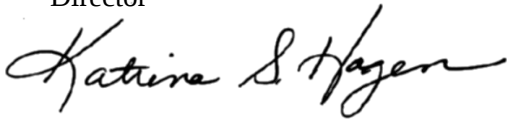
Attached is a worksheet detailing the methodology used to compute the Workers' Compensation Administration Revolving Fund, Subsequent Injuries Benefits Trust Fund, Uninsured Employers Benefits Trust Fund, Occupational Safety and Health Fund, Labor Enforcement and Compliance Fund allocation and Workers' Compensation Fraud Account Assessment and to allocate the assessment between insured and self-insured employers.

Your share of the various assessments will be calculated by multiplying the self-insured employer assessment factors for each assessment by the total indemnity paid by your organization.

If you have any questions, please contact the Office of Self-Insurance Plans in Sacramento at (916)464-7000.

Sincerely,

Katrina S. Hagen
Director

A handwritten signature in black ink that reads "Katrina S. Hagen". The signature is written in a cursive, flowing style.

Enclosure



DATE: November 26, 2024

TO: California Legally Uninsured Employer

FROM: Katrina S. Hagen, Director, Department of Industrial Relations

SUBJECT: Fiscal Year 2024/2025 Assessments:

- Workers' Compensation Administration Revolving Fund Assessment (WCARF)
- Subsequent Injuries Benefits Trust Fund Assessment (SIBTF)
- Uninsured Employers Benefits Trust Fund Assessment (UEBTF)
- Occupational Safety and Health Fund Assessment (OSHF)
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Labor Code Sections 62.5 and 62.6 authorize the Department of Industrial Relations to assess employers for the costs of the administration of the workers' compensation, health and safety and labor standards enforcement programs. These assessments provide a stable funding source to the support operations of the courts, to ensure safe and healthy working conditions on the job, to ensure the enforcement of labor standards and requirements for workers' compensation coverage.

The purpose of this letter is to inform you that you will be receiving an invoice for your share of the assessments authorized by Labor Code Sections 62.5 and 62.6. The Labor Code requires allocation of the total assessment between insured and self-insured employers in proportion to payroll for the most recent year available.

Authority	Type	Total Assessment for all Payers	2025 Legally Uninsured Employer Assessment Factor
Labor Code § 62.5	Workers' Compensation Administration Revolving Fund Assessment (WCARF)	\$ 698,761,939	0.018754
Labor Code § 62.5	Subsequent Injuries Benefits Trust Fund Assessment (SIBTF)	\$ 848,000,000	0.057041
Labor Code § 62.5	Uninsured Employers Benefits Trust Fund Assessment (UEBTF)	\$ 53,088,800	0.001085
Labor Code § 62.5	Occupational Safety and Health Fund Assessment (OSHF)	\$ 189,509,130	0.001177
Labor Code § 62.5	Labor Enforcement and Compliance Fund Assessment (LECF)	\$ 181,983,628	0.000123
Labor Code § 62.6	Workers' Compensation Fraud Account Assessment (FRAUD)	\$ 90,435,332	0.006624

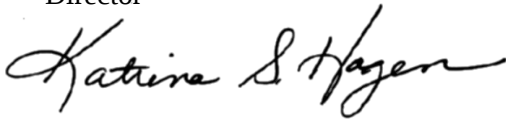
Attached is a worksheet detailing the methodology used to compute the Workers' Compensation Administration Revolving Fund, Subsequent Injuries Benefits Trust Fund, Uninsured Employers Benefits Trust Fund, Occupational Safety and Health Fund, Labor Enforcement and Compliance Fund allocation and Workers' Compensation Fraud Account Assessment and to allocate the assessment between insured and self-insured employers.

Your share of the various assessments will be calculated by multiplying the legally uninsured employer assessment factors for each assessment by the total indemnity paid by your organization.

If you have any questions, please contact the Office of Self-Insurance Plans in Sacramento at (916)464-7000.

Sincerely,

Katrina S. Hagen
Director

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Enclosure

California Department of Industrial Relations

**2024-2025 Workers' Compensation Administration Revolving Fund Assessment,
Subsequent Injuries Benefits Trust Fund Assessment,
Uninsured Employers Benefits Trust Fund Assessment,
Occupational Safety and Health Fund Assessment,
Labor Enforcement and Compliance Fund Assessment and
Workers' Compensation Fraud Account Assessment**

METHODOLOGY

Labor Code Sections 62.5 and 62.6 require the Department of Industrial Relations to levy the total amounts of the Workers' Compensation Administration Revolving Fund Assessment, Subsequent Injuries Benefits Trust Fund Assessment, Uninsured Employers Benefits Trust Fund Assessment, Occupational Safety and Health Fund Assessment, Labor Enforcement and Compliance Fund Assessment and Workers' Compensation Fraud Account Assessment between insured employers and self-insured employers in proportion to payroll paid in the most recent year for which information is available.

Step 1: Determine Total Assessments Required for 2024-2025

(1.1)	Workers' Compensation Administration Revolving Fund Assessment (Labor Code § 62.5) ...	\$698,761,939
	Total Assessment Required:	\$698,761,939
	Fund Balance:	(\$494,385,103)
	Insured Over/Undercollection:	\$362,977,543
	Self-Insured Over/Undercollection:	\$131,407,560
		\$698,761,939
(1.2)	Subsequent Injuries Benefits Trust Fund Assessment (Labor Code § 62.5) ...	\$848,000,000
	Total Assessment Required:	\$848,000,000
	Fund Balance:	(\$226,388,156)
	Insured Over/Undercollection:	\$166,214,184
	Self-Insured Over/Undercollection:	\$60,173,972
		\$848,000,000
(1.3)	Uninsured Employers Benefits Trust Fund Assessment (Labor Code § 62.5) ...	\$53,088,800
	Total Assessment Required:	\$53,088,800
	Fund Balance:	(\$41,265,751)
	Insured Over/Undercollection:	\$30,297,314
	Self-Insured Over/Undercollection:	\$10,968,437
		\$53,088,800
(1.4)	Occupational Safety and Health Fund Assessment (Labor Code § 62.5) ...	\$189,509,130
	Total Assessment Required:	\$189,509,130
	Fund Balance:	(\$176,683,443)
	Insured Over/Undercollection:	\$129,720,984
	Self-Insured Over/Undercollection:	\$46,962,459
		\$189,509,130

California Department of Industrial Relations

**2024-2025 Workers' Compensation Administration Revolving Fund Assessment,
Subsequent Injuries Benefits Trust Fund Assessment,
Uninsured Employers Benefits Trust Fund Assessment,
Occupational Safety and Health Fund Assessment,
Labor Enforcement and Compliance Fund Assessment and
Workers' Compensation Fraud Account Assessment**

(1.5) Labor Enforcement and Compliance Fund Assessment (Labor Code § 62.5) ...	\$181,983,628
Total Assessment Required:	\$181,983,628
Fund Balance:	(\$180,641,238)
Insured Over/Undercollection:	\$132,626,797
Self-Insured Over/Undercollection:	\$48,014,441
	\$181,983,628

(1.6) Workers' Compensation Fraud Account Assessment (Labor Code § 62.6) ...	\$90,435,332
<i>The Workers' Compensation Fraud Account assessment is established by the Department of Insurance, Fraud Commission</i>	
Total Assessment Required:	\$90,435,332
Fund Balance:	(\$18,253,188)
Insured Over/Undercollection:	\$13,401,491
Self-Insured Over/Undercollection:	\$4,851,697
	\$90,435,332

* Fund balance amounts reflect the best available information for use in decision-making for this assessment. Additional review and reconciliation will occur on an ongoing basis and adjustments will be made to future assessments as necessary.

Step 2: Determine Payroll Amounts

(2.1) Total payroll for insured employers	\$939,000,000,000
<i>Source: California Workers' Compensation Insurance Rating Bureau (WCIRB) policy year 2022</i>	

(2.2) Payroll for self-insured employers	\$315,305,904,934¹
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(2.2.1) 2023-24 Fiscal Year for Public Sector*	\$173,845,686,439
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(2.2.2) 2023 for Private Sector	\$141,460,218,495
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* *Source: Department of Industrial Relations, Office of Self-Insurance Plans (excludes State of California)*

(2.3) Payroll for State of California (including SCIF)**	\$24,559,564,597
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** *Source: Department of Industrial Relations, Office of Self-Insurance Plans*

(2.4) Total payroll for self-insured employers	\$339,865,469,531²
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(2.5) Total combined payroll	\$ 1,278,865,469,531³
(Insured and self-insured employers)	

¹ **(2.2) Payroll for Self-Insured Employers** = sum of Methodology Section (2.2.1) and Methodology Section (2.2.2)

² **(2.4) Total Payroll for Self-Insured Employers** = sum of Methodology Section (2.2) and Methodology Section (2.3)

³ **(2.5) Total Combined Payroll** = sum of Methodology Section (2.1) and Methodology Section (2.4)

California Department of Industrial Relations

2024-2025 Workers' Compensation Administration Revolving Fund Assessment,
Subsequent Injuries Benefits Trust Fund Assessment,
Uninsured Employers Benefits Trust Fund Assessment,
Occupational Safety and Health Fund Assessment,
Labor Enforcement and Compliance Fund Assessment and
Workers' Compensation Fraud Account Assessment

Step 3: Calculate Proportional Payroll for Insured and Self-Insured Employers

(3.1) Insured Employers:

$$\frac{\text{Insured Employer Payroll}}{\text{Total Combined Payroll}} = \frac{\text{Methodology Section (2.1)}}{\text{Methodology Section (2.5)}} = \frac{\$ 939,000,000,000}{\$ 1,278,865,469,531} = \underline{73.42\%}$$

(3.2) Self-Insured Employers:

$$\frac{\text{Self-Insured Employer Payroll}}{\text{Total Combined Payroll}} = \frac{\text{Methodology Section (2.4)}}{\text{Methodology Section (2.5)}} = \frac{\$ 339,865,469,531}{\$ 1,278,865,469,531} = \underline{26.58\%}$$

Step 4: Determine the Total Assessments for Insured and Self-Insured Employers

Workers' Compensation Administration Revolving Fund (WCARF) Assessment

Calculation for Insured Employers:

(WCARF Assessment) X 73.42% = \$ 698,761,939 X 73.42%	\$ 513,031,016
INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609]	\$ 51,572,486
DECREASED by insurer overcollection [pursuant to CCR § 15606(f)]	(\$ 362,977,543)
(4.1) Resulting Final Insured Employers WCARF Assessment	\$ 201,625,959

Calculation for Self-Insured Employers:

(WCARF Assessment) X 26.58% = \$ 698,761,939 X 26.58%	\$ 185,730,923
DECREASED by the Self-Insurer overcollection from prior year	(\$ 131,407,560)
(4.2) Resulting Final Self-Insured Employers WCARF Assessment	\$ 54,323,363

Subsequent Injuries Benefits Trust Fund (SIBTF) Assessment

Calculation for Insured Employers:

(SIBTF Assessment) X 73.42% = \$ 848,000,000 X 73.42%	\$ 622,601,600
INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609]	\$ 35,031,158
DECREASED by insurer overcollection [pursuant to CCR § 15606(f)]	(\$ 166,214,184)
(4.3) Resulting Final Insured Employers SIBTF Assessment	\$ 491,418,574

Calculation for Self-Insured Employers:

(SIBTF Assessment) X 26.58% = \$ 848,000,000 X 26.58%	\$ 225,398,400
DECREASED by the Self-Insurer overcollection from prior year	(\$ 60,173,972)
(4.4) Resulting Final Self-Insured Employers SIBTF Assessment	\$ 165,224,428

Uninsured Employers Benefits Trust Fund (UEBTF) Assessment

Calculation for Insured Employers:

(UEBTF Assessment) X 73.42% = \$ 53,088,800 X 73.42%	\$ 38,977,797
INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609]	\$ 4,659,626
DECREASED by insurer overcollection [pursuant to CCR § 15606(f)]	(\$ 30,297,314)
(4.5) Resulting Final Insured Employers UEBTF Assessment	\$ 13,340,109

California Department of Industrial Relations

2024-2025 Workers' Compensation Administration Revolving Fund Assessment,
Subsequent Injuries Benefits Trust Fund Assessment,
Uninsured Employers Benefits Trust Fund Assessment,
Occupational Safety and Health Fund Assessment,
Labor Enforcement and Compliance Fund Assessment and
Workers' Compensation Fraud Account Assessment

Calculation for Self-Insured Employers:

(UEBTF Assessment) X 26.58% = \$ 53,088,800 X 26.58%	\$ 14,111,003
DECREASED by the Self-Insurer overcollection from prior year	(\$ 10,968,437)
(4.6) Resulting Final Self-Insured Employers UEBTF Assessment	\$ 3,142,566

Occupational Safety and Health Fund (OSHF) Assessment

Calculation for Insured Employers:

(OSHF Assessment) X 73.42% = \$ 189,509,130 X 73.42%	\$ 139,137,603
INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609]	\$ 21,312,132
DECREASED by insurer overcollection [pursuant to CCR § 15606(f)]	(\$ 129,720,984)
(4.7) Resulting Final Insured Employers OSHF Assessment	\$ 30,728,751

Calculation for Self-Insured Employers:

(OSHF Assessment) X 26.58% = \$ 189,509,130 X 26.58%	\$ 50,371,527
DECREASED by the Self-Insurer overcollection from prior year	(\$ 46,962,459)
(4.8) Resulting Final Self-Insured Employers OSHF Assessment	\$ 3,409,068

Labor Enforcement and Compliance Fund (LECF) Assessment

Calculation for Insured Employers:

(LECF Assessment) X 73.42% = \$ 181,983,628 X 73.42%	\$ 133,612,380
INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609]	\$ 16,261,435
DECREASED by insurer overcollection [pursuant to CCR § 15606(f)]	(\$ 132,626,797)
(4.9) Resulting Final Insured Employers LECF Assessment	\$ 17,247,018

Calculation for Self-Insured Employers:

(LECF Assessment) X 26.58% = \$ 181,983,628 X 26.58%	\$ 48,371,248
DECREASED by the Self-Insurer overcollection from prior year	(\$ 48,014,441)
(4.10) Resulting Final Self-Insured Employers LECF Assessment	\$ 356,807

Workers' Compensation Fraud Account (FRAUD) Assessment

Calculation for Insured Employers:

(FRAUD Assessment) X 73.42% = \$ 90,435,332 X 73.42%	\$ 66,397,621
INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609]	\$ 13,767,716
DECREASED by insurer overcollection [pursuant to CCR § 15606(f)]	(\$ 13,401,491)
(4.11) Resulting Final Insured Employers Workers' Compensation Fraud Account Assessment	\$ 66,763,846

Calculation for Self-Insured Employers:

(FRAUD Assessment) X 26.58% = \$ 90,435,332 X 26.58%	\$ 24,037,711
DECREASED by the Self-Insurer overcollection from prior year	(\$ 4,851,697)
(4.12) Resulting Final Self-Insured Employers Workers' Compensation Fraud Account Assessment	\$ 19,186,014

California Department of Industrial Relations

2024-2025 Workers' Compensation Administration Revolving Fund Assessment,
Subsequent Injuries Benefits Trust Fund Assessment,
Uninsured Employers Benefits Trust Fund Assessment,
Occupational Safety and Health Fund Assessment,
Labor Enforcement and Compliance Fund Assessment and
Workers' Compensation Fraud Account Assessment

Step 5: Calculate the Assessment Factors

Workers' Compensation Administration Revolving Fund Assessment Factor

(5.1) Calculation for Insured Employers:

$$\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation*}} = \frac{\$ 201,625,959}{\$ 16,300,000,000} = 0.012370$$

*Estimated Premium (Source: WCIRB estimate for 2024 Policy Year)

(5.2) Calculation for Self-Insured Employers:

$$\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd**}} = \frac{\$ 54,323,363}{\$ 2,896,592,966} = 0.018754$$

**SOURCE: Dept. of Industrial Relations, Office of Self-Insurance Plans [sum of Methodology Sections (5.2.1) to (5.2.3)]:

(5.2.1) 2023-24 Public Sector.....\$ 1,797,330,888

(5.2.2) 2023 Private Sector.....\$ 776,555,180

(5.2.3) 2023-24 State of California.....\$ 322,706,898

Subsequent Injuries Benefits Trust Fund Assessment Factor

(5.3) Calculation for Insured Employers:

$$\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation*}} = \frac{\$ 491,418,574}{\$ 16,300,000,000} = 0.030148$$

*Estimated Premium (Source: WCIRB estimate for 2024 Policy Year)

(5.4) Calculation for Self-Insured Employers:

$$\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd**}} = \frac{\$ 165,224,428}{\$ 2,896,592,966} = 0.057041$$

**SOURCE: Dept. of Industrial Relations, Office of Self-Insurance Plans [sum of Methodology Sections (5.2.1) to (5.2.3)]:

Uninsured Employers Benefits Trust Fund Assessment Factor

(5.5) Calculation for Insured Employers:

$$\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation*}} = \frac{\$ 13,340,109}{\$ 16,300,000,000} = 0.000818$$

*Estimated Premium (Source: WCIRB estimate for 2024 Policy Year)

(5.6) Calculation for Self-Insured Employers:

$$\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd**}} = \frac{\$ 3,142,566}{\$ 2,896,592,966} = 0.001085$$

**SOURCE: Dept. of Industrial Relations, Office of Self-Insurance Plans [sum of Methodology Sections (5.2.1) to (5.2.3)]:

Occupational Safety and Health Fund Assessment Factor

(5.7) Calculation for Insured Employers:

$$\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation*}} = \frac{\$ 30,728,751}{\$ 16,300,000,000} = 0.001885$$

*Estimated Premium (Source: WCIRB estimate for 2024 Policy Year)

California Department of Industrial Relations

2024-2025 Workers' Compensation Administration Revolving Fund Assessment,
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(5.8) Calculation for Self-Insured Employers:

$$\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd**}} = \frac{\$ 3,409,068}{\$ 2,896,592,966} = 0.001177$$

**SOURCE: Dept. of Industrial Relations, Office of Self-Insurance Plans [sum of Methodology Sections (5.2.1) to (5.2.3)]:

Labor Enforcement and Compliance Fund Assessment Factor

(5.9) Calculation for Insured Employers:

$$\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation*}} = \frac{\$ 17,247,018}{\$ 16,300,000,000} = 0.001058$$

*Estimated Premium (Source: WCIRB estimate for 2024 Policy Year)

(5.10) Calculation for Self-Insured Employers:

$$\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd**}} = \frac{\$ 356,807}{\$ 2,896,592,966} = 0.000123$$

**SOURCE: Dept. of Industrial Relations, Office of Self-Insurance Plans [sum of Methodology Sections (5.2.1) to (5.2.3)]:

Workers' Compensation Fraud Account Assessment Factor

(5.11) Calculation for Insured Employers:

$$\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation*}} = \frac{\$ 66,763,846}{\$ 16,300,000,000} = 0.004096$$

*Estimated Premium (Source: WCIRB estimate for 2024 Policy Year)

(5.12) Calculation for Self-Insured Employers:

$$\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd**}} = \frac{\$ 19,186,014}{\$ 2,896,592,966} = 0.006624$$

**SOURCE: Dept. of Industrial Relations, Office of Self-Insurance Plans [sum of Methodology Sections (5.2.1) to (5.2.3)]:

Step 6: Determine Individual Employer's Workers' Compensation Administration Revolving Fund Assessment

(6.1) Individual Insured Employers:

Assessment Factor [0.012370] X Employer's Expected Assessable Premium*

(6.2) Calculation for Individual Self-Insured Employers:

Assessment Factor [0.018754] X Total Indemnity Paid by the Employer

Step 7: Determine Individual Employer's Subsequent Injuries Benefits Trust Fund Assessment

(7.1) Individual Insured Employers:

Assessment Factor [0.030148] X Employer's Expected Assessable Premium*

(7.2) Calculation for Individual Self-Insured Employers:

Assessment Factor [0.057041] X Total Indemnity Paid by the Employer

California Department of Industrial Relations

2024-2025 Workers' Compensation Administration Revolving Fund Assessment,
Subsequent Injuries Benefits Trust Fund Assessment,
Uninsured Employers Benefits Trust Fund Assessment,
Occupational Safety and Health Fund Assessment,
Labor Enforcement and Compliance Fund Assessment and
Workers' Compensation Fraud Account Assessment

Step 8: Determine Individual Employer's Uninsured Employers Benefits Trust Fund Assessment

(8.1) Individual Insured Employers:

Assessment Factor [0.000818] X Employer's Expected Assessable Premium*

(8.2) Calculation for Individual Self-Insured Employers:

Assessment Factor [0.001085] X Total Indemnity Paid by the Employer

Step 9: Determine Individual Employer's Occupational Safety and Health Fund Assessment

(9.1) Individual Insured Employers:

Assessment Factor [0.001885] X Employer's Expected Assessable Premium*

(9.2) Calculation for Individual Self-Insured Employers:

Assessment Factor [0.001177] X Total Indemnity Paid by the Employer

Step 10: Determine Individual Employer's Labor Enforcement and Compliance Fund Assessment

(10.1) Individual Insured Employers:

Assessment Factor [0.001058] X Employer's Expected Assessable Premium*

(10.2) Calculation for Individual Self-Insured Employers:

Assessment Factor [0.000123] X Total Indemnity Paid by the Employer

Step 11: Determine Individual Employer's Workers' Compensation Fraud Account Assessment

(11.1) Individual Insured Employers:

Assessment Factor [0.004096] X Employer's Expected Assessable Premium*

(11.2) Calculation for Individual Self-Insured Employers:

Assessment Factor [0.006624] X Total Indemnity Paid by the Employer

*** Assessable Premium**

The premium the insured is charged after all rating adjustments (experience rating, schedule rating, premium discounts, expense constants, etc.) except for adjustments resulting from the application of deductible plans, retrospective rating or the return policyholder dividends.