DATE: November 29, 2022

TO: All Insurers Authorized to Transact Workers' Compensation in California

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

SUBJECT: Fiscal Year 2022/2023 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.

Labor Code Sections 62.5 and 62.6 require allocation of the six assessment types between insured and self-insured employers in proportion to payroll for the most recent year available. Enclosed with this letter is an invoice for assessments for your company's (or companies') share of the following total assessments, and a document showing the methodology used to compute the assessment amounts and the resulting determination of the respective assessment/surcharge factors. The factors are applied to the premium amount as described in the following sections of this letter.

<table>
<thead>
<tr>
<th>Authority</th>
<th>Type</th>
<th>Total Assessment for all Payers</th>
<th>2023 Factors Applied to Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labor Code § 62.5</td>
<td>Workers' Compensation Administration Revolving Fund Assessment (WCARF)</td>
<td>$ 617,034,931</td>
<td>0.025208</td>
</tr>
<tr>
<td>Labor Code § 62.5</td>
<td>Subsequent Injuries Benefits Trust Fund Assessment (SIBTF)</td>
<td>$ 430,900,000</td>
<td>0.013703</td>
</tr>
<tr>
<td>Labor Code § 62.5</td>
<td>Uninsured Employers Benefits Trust Fund Assessment (UEBTF)</td>
<td>$ 49,304,051</td>
<td>0.001372</td>
</tr>
<tr>
<td>Labor Code § 62.5</td>
<td>Occupational Safety and Health Fund Assessment (OSHF)</td>
<td>$ 195,438,707</td>
<td>0.006572</td>
</tr>
<tr>
<td>Labor Code § 62.5</td>
<td>Labor Enforcement and Compliance Fund Assessment (LECF)</td>
<td>$ 187,857,815</td>
<td>0.007011</td>
</tr>
<tr>
<td>Labor Code § 62.6</td>
<td>Workers' Compensation Fraud Account Assessment (FRAUD)</td>
<td>$ 87,842,896</td>
<td>0.004679</td>
</tr>
</tbody>
</table>
The total assessment is calculated based on the direct workers' compensation premiums reported to the Department of Insurance for Calendar Year 2021 by you or your group of carriers. Your first installment is due on or before January 1, 2023, with the balance due on or before April 1, 2023.

**Assessment Methodology for Single Carriers**
If you were a single carrier and not part of an insurer group who reported data to the WCIRB on an individual company basis for 2021, your Total California Direct Written Premium for assessment purposes is the amount reported for calendar year 2021 to the WCIRB, which reflects the premiums charged to policyholders with the exception that it excludes the impact of deductible credits, retrospective rating adjustments, and policyholder dividends.

**Assessment Methodology for Insurer Groups**
If you were part of an insurer reporting group who reported data to the WCIRB for 2021, your Total California Direct Written Premium for assessment purposes has been determined as the product of (a) the total 2021 written premium reported to the WCIRB on the aforementioned basis and (b) the ratio of your company's 2021 California written premium as reported in the 2021 Statutory Annual Statement (these amounts include the effect of deductible credits and retrospective rating adjustments) to the total 2021 Statutory Annual Statement of California written premium reported for your insurer group as a whole.

**HOW YOUR ASSESSMENT AMOUNTS WERE CALCULATED:**

**WCARF ASSESSMENT (Section 5.1 of attached Methodology):**

\[(1.168391026 \times \text{2021 Total California Direct Written Premium}) \times 0.025208\]

**SIBTF ASSESSMENT (Section 5.3 of attached Methodology):**

\[(1.168391026 \times \text{2021 Total California Direct Written Premium}) \times 0.013703\]

**UEBTF ASSESSMENT (Section 5.5 of attached Methodology):**

\[(1.168391026 \times \text{2021 Total California Direct Written Premium}) \times 0.001372\]

**OSHF ASSESSMENT (Section 5.7 of attached Methodology):**

\[(1.168391026 \times \text{2021 Total California Direct Written Premium}) \times 0.006572\]

**LECF ASSESSMENT (Section 5.9 of attached Methodology):**

\[(1.168391026 \times \text{2021 Total California Direct Written Premium}) \times 0.007011\]

**FRAUD ASSESSMENT (Section 5.11 of attached Methodology):**

\[(1.168391026 \times \text{2021 Total California Direct Written Premium}) \times 0.004679\]

* Ratio of the expected total 2022 premium to the 2021 Total Direct Written Premium of all insurers ($16,100,000,000) ÷ ($13,779,633,394) = 1.168391026

**REQUIRED EMPLOYER ASSESSMENTS**
All workers' compensation insurance policies you issue with an inception date during the calendar year 2023 must be assessed to recover amounts advanced on behalf of policyholders. Assessable Premium is 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 of policyholder dividends.

The assessment factors to be applied to the estimated annual assessable premium for 2023 policies are shown in the table on the first page. These are the same factors that were used to calculate your attached assessment.
If you have any questions relating to the Insured Employer Assessment, please send an email to: DIRDWC_Assessment@dir.ca.gov

Sincerely,

Katrina S. Hagen
Director

Enclosures
California Department of Industrial Relations


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, Uninsured Employers Benefits Trust Fund Assessment, Subsequent Injuries 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 2022-2023

(1.1) Workers' Compensation Administration Revolving Fund Assessment (Labor Code § 62.5) ... $617,034,931

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assessment Required:</td>
<td>$617,034,931</td>
</tr>
<tr>
<td>Fund Balance:</td>
<td>($159,258,946)</td>
</tr>
<tr>
<td>Insured Over/Undercollection:</td>
<td>$115,255,700</td>
</tr>
<tr>
<td>Self-Insured Over/Undercollection:</td>
<td>$44,003,246</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$617,034,931</strong></td>
</tr>
</tbody>
</table>

(1.2) Subsequent Injuries Benefits Trust Fund Assessment (Labor Code § 62.5) ... $430,900,000

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assessment Required:</td>
<td>$430,900,000</td>
</tr>
<tr>
<td>Fund Balance:</td>
<td>($151,464,370)</td>
</tr>
<tr>
<td>Insured Over/Undercollection:</td>
<td>$109,614,765</td>
</tr>
<tr>
<td>Self-Insured Over/Undercollection:</td>
<td>$41,849,605</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$430,900,000</strong></td>
</tr>
</tbody>
</table>

(1.3) Uninsured Employers Benefits Trust Fund Assessment (Labor Code § 62.5) ... $49,304,051

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assessment Required:</td>
<td>$49,304,051</td>
</tr>
<tr>
<td>Fund Balance:</td>
<td>($27,693,761)</td>
</tr>
<tr>
<td>Insured Over/Undercollection:</td>
<td>$20,041,975</td>
</tr>
<tr>
<td>Self-Insured Over/Undercollection:</td>
<td>$7,651,786</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$49,304,051</strong></td>
</tr>
</tbody>
</table>

(1.4) Occupational Safety and Health Fund Assessment (Labor Code § 62.5) ... $195,438,707

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assessment Required:</td>
<td>$195,438,707</td>
</tr>
<tr>
<td>Fund Balance:</td>
<td>($74,455,901)</td>
</tr>
<tr>
<td>Insured Over/Undercollection:</td>
<td>$53,883,736</td>
</tr>
<tr>
<td>Self-Insured Over/Undercollection:</td>
<td>$20,572,165</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$195,438,707</strong></td>
</tr>
</tbody>
</table>
California Department of Industrial Relations
2022-2023 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) ...
Total Assessment Required: .................. $187,857,815
Fund Balance: .................................. ( $55,334,549)
Insured Over/Undercollection: .......... $40,045,613
Self-Insured Over/Undercollection:..... $15,288,936
.............................................. $187,857,815

(1.6) Workers' Compensation Fraud Account Assessment (Labor Code § 62.6) ... The Workers' Compensation Fraud Account assessment is established by the Department of Insurance, Fraud Commission...
Total Assessment Required: .................. $87,842,896
Fund Balance: .................................. ( $5,676,418)
Self-Insured Over/Undercollection:..... $1,568,394
.............................................. $87,842,896

* 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 .............................................. $801,423,969,976
Source: California Workers' Compensation Insurance Rating Bureau (WCIRB) policy year 2020

(2.2) Payroll for self-insured employers ................................................ $283,218,706,837

(2.2.1) 2021-22 Fiscal Year for Public Sector* ... $139,533,864,237
(2.2.2) 2021 for Private Sector * ....................... $143,684,842,600
* Source: Department of Industrial Relations, Office of Self-Insurance Plans (excludes State of California)

(2.3) Payroll for State of California (including SCIF)** .............................. $22,821,591,499
** Source: Department of Industrial Relations, Office of Self-Insurance Plans

(2.4) Total payroll for self-insured employers ........................................ $306,040,298,336

(2.5) Total combined payroll ........................................................... $ 1,107,464,268,312
(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)
Step 3: Calculate Proportional Payroll for Insured and Self-Insured Employers

(3.1) Insured Employers:

<table>
<thead>
<tr>
<th>Insured Employer Payroll</th>
<th>Methodology Section (2.1)</th>
<th>$801,423,969,976</th>
<th>72.37%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Combined Payroll</td>
<td>Methodology Section (2.5)</td>
<td>$1,107,464,268,312</td>
<td></td>
</tr>
</tbody>
</table>

(3.2) Self-Insured Employers:

<table>
<thead>
<tr>
<th>Self-Insured Employer Payroll</th>
<th>Methodology Section (2.4)</th>
<th>$306,040,298,336</th>
<th>27.63%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Combined Payroll</td>
<td>Methodology Section (2.5)</td>
<td>$1,107,464,268,312</td>
<td></td>
</tr>
</tbody>
</table>

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

**Workers’ Compensation Administration Revolving Fund (WCARF) Assessment**

Calculation for Insured Employers:

\[(\text{WCARF Assessment}) \times 72.37\% = \$617,034,931 \times 72.37\% \] = $446,548,180

INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609] ................................................................. $74,563,610

DECREASED by insurer overcollection [pursuant to CCR § 15606(f)] ................. ($115,255,700)

(4.1) Resulting Final Insured Employers WCARF Assessment ........ $405,856,090

Calculation for Self-Insured Employers:

\[(\text{WCARF Assessment}) \times 27.63\% = \$617,034,931 \times 27.63\% \] = $170,486,751

DECREASED by the Self-Insurer overcollection from prior year ................................ ($44,003,246)

(4.2) Resulting Final Self-Insured Employers WCARF Assessment ... $126,483,505

**Subsequent Injuries Benefits Trust Fund (SIBTF) Assessment**

Calculation for Insured Employers:

\[(\text{SIBTF Assessment}) \times 72.37\% = \$430,900,000 \times 72.37\% \] = $311,842,330

INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609] ................................................................. $18,384,904

DECREASED by insurer overcollection [pursuant to CCR § 15606(f)] ................. ($109,614,765)

(4.3) Resulting Final Insured Employers SIBTF Assessment ........ $220,612,469

Calculation for Self-Insured Employers:

\[(\text{SIBTF Assessment}) \times 27.63\% = \$430,900,000 \times 27.63\% \] = $119,057,670

DECREASED by the Self-Insurer overcollection from prior year ................................ ($41,849,605)

(4.4) Resulting Final Self-Insured Employers SIBTF Assessment ... $77,208,065
Uninsured Employers Benefits Trust Fund (UEBTF) Assessment

Calculation for Insured Employers:
(UEBTF Assessment) \times 72.37\% = $49,304,051 \times 72.37\% \quad \text{..........................} \quad $35,681,342

INCREASED by credits due individual insurers which undercollected against previous advances [ CCR § 15609] \quad \text{..........................} \quad $6,452,884

DECREASED by insurer overcollection [pursuant to CCR § 15606(f)] \quad \text{..........................} \quad ($20,041,975)

\text{(4.5) Resulting Final Insured Employers UEBTF Assessment} \quad \text{..........................} \quad $22,092,251

Calculation for Self-Insured Employers:
(UEBTF Assessment) \times 27.63\% = $49,304,051 \times 27.63\% \quad \text{..........................} \quad $13,622,709

DECREASED by the Self-Insurer overcollection from prior year \quad \text{..........................} \quad ($7,651,786)

\text{(4.6) Resulting Final Self-Insured Employers UEBTF Assessment} \quad \text{..........................} \quad $5,970,923

Occupational Safety and Health Fund (OSHF) Assessment

Calculation for Insured Employers:
(OSHF Assessment) \times 72.37\% = $195,438,707 \times 72.37\% \quad \text{..........................} \quad $141,438,992

INCREASED by credits due individual insurers which undercollected against previous advances [ CCR § 15609] \quad \text{..........................} \quad $18,255,672

DECREASED by insurer overcollection [pursuant to CCR § 15606(f)] \quad \text{..........................} \quad ($53,883,736)

\text{(4.7) Resulting Final Insured Employers OSHF Assessment} \quad \text{..........................} \quad $105,810,928

Calculation for Self-Insured Employers:
(OSHF Assessment) \times 27.63\% = $195,438,707 \times 27.63\% \quad \text{..........................} \quad $53,999,715

DECREASED by the Self-Insurer overcollection from prior year \quad \text{..........................} \quad ($20,572,165)

\text{(4.8) Resulting Final Self-Insured Employers OSHF Assessment} \quad \text{..........................} \quad $33,427,550

Labor Enforcement and Compliance Fund (LECF) Assessment

Calculation for Insured Employers:
(LECF Assessment) \times 72.37\% = $187,857,815 \times 72.37\% \quad \text{..........................} \quad $135,952,701

INCREASED by credits due individual insurers which undercollected against previous advances [ CCR § 15609] \quad \text{..........................} \quad $16,970,877

DECREASED by insurer overcollection [pursuant to CCR § 15606(f)] \quad \text{..........................} \quad ($40,045,613)

\text{(4.9) Resulting Final Insured Employers LECF Assessment} \quad \text{..........................} \quad $112,877,965

Calculation for Self-Insured Employers:
(LECF Assessment) \times 27.63\% = $187,857,815 \times 27.63\% \quad \text{..........................} \quad $51,905,114

DECREASED by the Self-Insurer overcollection from prior year \quad \text{..........................} \quad ($15,288,936)

\text{(4.10) Resulting Final Self-Insured Employers LECF Assessment} \quad \text{..........................} \quad $36,616,178
California Department of Industrial Relations


Workers’ Compensation Fraud Account (FRAUD) Assessment

Calculation for Insured Employers:
(FRAUD Assessment) X 72.37% = $87,842,896 X 72.37% ....................... $63,571,904
INCREASED by credits due individual insurers which undercollected against previous advances [CCR § 15609] ................................................................. $15,873,596
DECREASED by insurer overcollection [pursuant to CCR § 15606(f)] ................. ($4,108,024)
(4.11) Resulting Final Insured Employers Workers’ Compensation Fraud Account Assessment .... $75,337,476

Calculation for Self-Insured Employers:
(FRAUD Assessment) X 27.63% = $87,842,896 X 27.63% ....................... $24,270,992
DECREASED by the Self-Insurer overcollection from prior year ......................... ($1,568,394)
(4.12) Resulting Final Self-Insured Employers Workers’ Compensation Fraud Account Assessment $22,702,598

Step 5: Calculate the Assessment Factors

Workers’ Compensation Administration Revolving Fund Assessment Factor

(5.1) Calculation for Insured Employers:

<table>
<thead>
<tr>
<th>Total Insured Employers Assessment</th>
<th>= $405,856,090</th>
<th>= 0.025208</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Direct Workers’ Compensation*</td>
<td>$16,100,000,000</td>
<td></td>
</tr>
<tr>
<td>Source: WCIRB estimate for 2022 Policy Year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(5.2) Calculation for Self-Insured Employers:

<table>
<thead>
<tr>
<th>Total Self-Insured Employers Assessment</th>
<th>= $126,483,505</th>
<th>= 0.049462</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Amt. of Workers’ Comp. Indemnity Pd**</td>
<td>$2,557,194,149</td>
<td></td>
</tr>
<tr>
<td>Source: Dept. of Industrial Relations, Office of Self-Insurance Plans [sum of Methodology Sections (5.2.1) to (5.2.3)]:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021-22 Public Sector</td>
<td>$1,584,615,177</td>
<td></td>
</tr>
<tr>
<td>2021 Private Sector</td>
<td>$676,397,922</td>
<td></td>
</tr>
<tr>
<td>2021-22 State of California</td>
<td>$296,181,050</td>
<td></td>
</tr>
</tbody>
</table>

Subsequent Injuries Benefits Trust Fund Assessment Factor

(5.3) Calculation for Insured Employers:

<table>
<thead>
<tr>
<th>Total Insured Employers Assessment</th>
<th>= $220,612,469</th>
<th>= 0.013703</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Direct Workers’ Compensation*</td>
<td>$16,100,000,000</td>
<td></td>
</tr>
<tr>
<td>Source: WCIRB estimate for 2022 Policy Year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(5.4) Calculation for Self-Insured Employers:

<table>
<thead>
<tr>
<th>Total Self-Insured Employers Assessment</th>
<th>= $77,208,065</th>
<th>= 0.030192</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Amt. of Workers’ Comp. Indemnity Pd**</td>
<td>$2,557,194,149</td>
<td></td>
</tr>
<tr>
<td>Source: Dept. of Industrial Relations, Office of Self-Insurance Plans [sum of Methodology Sections (5.2.1) to (5.2.3)]:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
California Department of Industrial Relations


### Uninsured Employers Benefits Trust Fund Assessment Factor

**Calculation for Insured Employers:**

\[
\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation}} = \frac{22,092,251}{16,100,000,000} = 0.001372
\]

*Estimated Premium (Source: WCIRB estimate for 2022 Policy Year)

**Calculation for Self-Insured Employers:**

\[
\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd}} = \frac{5,970,923}{2,557,194,149} = 0.002335
\]

**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

**Calculation for Insured Employers:**

\[
\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation}} = \frac{105,810,928}{16,100,000,000} = 0.006572
\]

*Estimated Premium (Source: WCIRB estimate for 2022 Policy Year)

**Calculation for Self-Insured Employers:**

\[
\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd}} = \frac{33,427,550}{2,557,194,149} = 0.013072
\]

**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

**Calculation for Insured Employers:**

\[
\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation}} = \frac{112,877,965}{16,100,000,000} = 0.007011
\]

*Estimated Premium (Source: WCIRB estimate for 2022 Policy Year)

**Calculation for Self-Insured Employers:**

\[
\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd}} = \frac{36,616,178}{2,557,194,149} = 0.014319
\]

**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

**Calculation for Insured Employers:**

\[
\frac{\text{Total Insured Employers Assessment}}{\text{Total Direct Workers' Compensation}} = \frac{75,337,476}{16,100,000,000} = 0.004679
\]

*Estimated Premium (Source: WCIRB estimate for 2022 Policy Year)

**Calculation for Self-Insured Employers:**

\[
\frac{\text{Total Self-Insured Employers Assessment}}{\text{Total Amt. of Workers' Comp. Indemnity Pd}} = \frac{22,702,598}{2,557,194,149} = 0.008878
\]

**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 \([0.025208]\) \(\times\) Employer's Expected Assessable Premium*

6.2 Calculation for Individual Self-Insured Employers:
Assessment Factor \([0.049462]\) \(\times\) 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 \([0.013703]\) \(\times\) Employer's Expected Assessable Premium*

7.2 Calculation for Individual Self-Insured Employers:
Assessment Factor \([0.030192]\) \(\times\) Total Indemnity Paid by the Employer

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

8.1 Individual Insured Employers:
Assessment Factor \([0.001372]\) \(\times\) Employer's Expected Assessable Premium*

8.2 Calculation for Individual Self-Insured Employers:
Assessment Factor \([0.002335]\) \(\times\) 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 \([0.006572]\) \(\times\) Employer's Expected Assessable Premium*

9.2 Calculation for Individual Self-Insured Employers:
Assessment Factor \([0.013072]\) \(\times\) 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 \([0.007011]\) \(\times\) Employer's Expected Assessable Premium*

10.2 Calculation for Individual Self-Insured Employers:
Assessment Factor \([0.014319]\) \(\times\) Total Indemnity Paid by the Employer
Step 11: Determine Individual Employer's Workers' Compensation Fraud Account Assessment

11.1 Individual Insured Employers:
Assessment Factor [ 0.004679 ] X Employer's Expected Assessable Premium*

11.2 Calculation for Individual Self-Insured Employers:
Assessment Factor [ 0.008878 ] 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.