| 1 | Re Page B-166: | | | | |
|----|----------------|---|--|--|--|
| 2 | Q. | Provide the criteria by which incidents are characterized as major, moderate | | | |
| 3 | | and minor as referenced in the Operating Experience Section at page B-166. | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | A. | The criteria by which incidents are characterized as major, moderate and | | | |
| 7 | | minor are as follows: | | | |
| 8 | | | | | |
| 9 | | Major Incident: | | | |
| 10 | | A major incident would be rated as Major Loss Potential or a Condition | | | |
| 11 | | Report rated as Class "A" when there is a reasonable potential that the | | | |
| 12 | | individual(s) involved was or could be killed or permanently totally or partially | | | |
| 13 | | disabled. From a property perspective, an incident would be rated as Major | | | |
| 14 | | Loss Potential or a Condition Report rated as Class "A" when the estimated | | | |
| 15 | | cost of the damages is greater than \$50,000. | | | |
| 16 | | | | | |
| 17 | | Moderate Incident: | | | |
| 18 | | A moderate incident would be rated as Moderate Loss Potential or a | | | |
| 19 | | Condition Report rated as Class "B" when there is a reasonable potential that | | | |
| 20 | | the individual(s) involved was or could be temporarily disabled. From a | | | |
| 21 | | property perspective, an incident should be rated as Moderate Loss Potential | | | |
| 22 | | or a Condition Report rated as Class "B" when the estimated cost of the | | | |
| 23 | | damages is greater than \$5,000 but less than \$50,000. | | | |
| 24 | | | | | |
| 25 | | Minor Incident: | | | |
| 26 | | A minor incident would be rated as Minor Loss Potential or a Condition | | | |
| 27 | | Report rated as Class "C" when they fall outside of the above guidelines. | | | |

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From a property perspective, an incident should be rated as Minor Loss

Potential or a Condition Report rated as Class "C" when the estimated cost of the damages is less than \$5,000.