

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment together with the current factors and the percentage change.

The factors were produced using a methodology that relied solely on actual Pennsylvania size of loss experience.

Page 1 shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are also shown.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 22. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the column labeled (1).

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G, respectively.

Since published loss costs in Pennsylvania include a provision for loss based assessments and the merit rating plan off-balance, it was necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (17) - (23) of Page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (24) - (30) of Page 9.

The proposed excess loss factors shown on Page 10 may differ slightly from these indicated on Page 9. Excess loss factors will generally reflect an incremental cost per unit of exposure which decreases as loss limitation levels increase. To maintain this pattern of consistency, minor modifications to the indicated values on Page 9 may be made and the resulting factors are shown on Page 10.

Page 10 compares the proposed excess loss factors with the current excess loss factors.

Exhibit I

Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case						
		Hazard Group						
II.	Injury Type	A	B	C	D	E	F	G
	Fatal	654,678						
	P.T.	7,811,779						
	PP	175,254						
	T.T.	29,679						
	MO	1,710						
	Fatal	501,893	533,937	569,948	611,970	662,138	717,975	781,842
	P.T.	4,142,980	4,848,181	5,711,910	6,814,108	8,230,219	10,036,291	12,409,719
	PP	107,675	125,544	146,380	170,673	198,997	232,022	270,529
	T.T.	25,281	26,708	28,217	29,810	31,494	33,273	35,152
	MO	1,403	1,513	1,632	1,759	1,897	2,045	2,205

Exhibit II

Combined Injury Weights

Hazard Group A			Hazard Group B			Hazard Group C			Hazard Group D		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	2,318,911	0.010	Death	7,462,679	0.011	Death	19,110,135	0.012	Death	32,117,762	0.015
P.T.	2,057,075	0.009	P.T.	9,410,347	0.014	P.T.	30,052,066	0.019	P.T.	61,817,839	0.029
PP	97,887,986	0.422	PP	341,335,566	0.503	PP	895,196,988	0.562	PP	1,280,704,627	0.598
T.T.	90,205,635	0.389	T.T.	228,629,348	0.337	T.T.	487,308,452	0.306	T.T.	565,272,618	0.264
Medical Only	39,421,486	0.170	Medical Only	91,587,424	0.135	Medical Only	160,843,639	0.101	Medical Only	201,271,311	0.094
Total	231,891,093		Total	678,425,364		Total	1,592,511,280		Total	2,141,184,157	

Hazard Group E			Hazard Group F			Hazard Group G		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	19,234,322	0.018	Death	61,553,507	0.049	Death	18,785,428	0.032
P.T.	36,193,508	0.034	P.T.	73,953,229	0.059	P.T.	49,235,940	0.084
PP	655,173,517	0.613	PP	787,795,866	0.627	PP	378,132,540	0.644
T.T.	285,309,112	0.267	T.T.	272,594,102	0.217	T.T.	115,647,789	0.197
Medical Only	72,662,995	0.068	Medical Only	60,297,313	0.048	Medical Only	25,242,918	0.043
Total	1,068,573,454		Total	1,256,194,017		Total	587,044,615	

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Excess Loss Factors Calculation
Hazard Group A

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.010	0.9826	0.0098	0.009	0.9977	0.0090	0.422	0.9136	0.3856	0.389	0.7059	0.2746	0.170	0.1561	0.0265	0.7055	0.9850
\$15,000		0.9743	0.0097		0.9966	0.0090		0.8753	0.3694		0.6120	0.2381		0.1063	0.0181	0.6443	
\$20,000		0.9663	0.0097		0.9955	0.0090		0.8398	0.3544		0.5372	0.2090		0.0782	0.0133	0.5954	
\$25,000		0.9583	0.0096		0.9943	0.0089		0.8066	0.3404		0.4759	0.1851		0.0603	0.0102	0.5542	
\$30,000		0.9505	0.0095		0.9932	0.0089		0.7756	0.3273		0.4246	0.1652		0.0481	0.0082	0.5191	
\$35,000		0.9428	0.0094		0.9921	0.0089		0.7464	0.3150		0.3812	0.1483		0.0394	0.0067	0.4883	
\$40,000		0.9353	0.0094		0.9909	0.0089		0.7189	0.3034		0.3441	0.1339		0.0330	0.0056	0.4612	
\$50,000		0.9203	0.0092		0.9886	0.0089		0.6680	0.2819		0.2842	0.1105		0.0245	0.0042	0.4147	
\$75,000		0.8841	0.0088		0.9830	0.0088		0.5600	0.2363		0.1857	0.0722		0.0146	0.0025	0.3286	
\$100,000		0.8490	0.0085		0.9773	0.0088		0.4741	0.2001		0.1267	0.0493		0.0103	0.0018	0.2685	
\$125,000		0.8150	0.0082		0.9716	0.0087		0.4067	0.1716		0.0900	0.0350		0.0079	0.0013	0.2248	
\$150,000		0.7824	0.0078		0.9659	0.0087		0.3536	0.1492		0.0662	0.0258		0.0064	0.0011	0.1926	
\$175,000		0.7510	0.0075		0.9603	0.0086		0.3105	0.1310		0.0500	0.0195		0.0053	0.0009	0.1675	
\$200,000		0.7207	0.0072		0.9546	0.0086		0.2749	0.1160		0.0384	0.0149		0.0044	0.0008	0.1475	
\$225,000		0.6915	0.0069		0.9489	0.0085		0.2457	0.1037		0.0299	0.0116		0.0038	0.0006	0.1313	
\$250,000		0.6634	0.0066		0.9432	0.0085		0.2217	0.0936		0.0237	0.0092		0.0033	0.0006	0.1185	
\$275,000		0.6365	0.0064		0.9378	0.0084		0.2016	0.0851		0.0192	0.0075		0.0029	0.0005	0.1079	
\$300,000		0.6107	0.0061		0.9318	0.0084		0.1851	0.0781		0.0158	0.0061		0.0025	0.0004	0.0991	
\$325,000		0.5858	0.0059		0.9259	0.0083		0.1707	0.0721		0.0131	0.0051		0.0023	0.0004	0.0918	
\$350,000		0.5620	0.0056		0.9203	0.0083		0.1585	0.0669		0.0109	0.0042		0.0020	0.0003	0.0853	
\$375,000		0.5398	0.0054		0.9147	0.0082		0.1480	0.0624		0.0092	0.0036		0.0018	0.0003	0.0799	
\$400,000		0.5192	0.0052		0.9092	0.0082		0.1387	0.0586		0.0078	0.0030		0.0016	0.0003	0.0753	
\$425,000		0.5005	0.0050		0.9037	0.0081		0.1306	0.0551		0.0064	0.0025		0.0015	0.0003	0.0710	
\$450,000		0.4834	0.0048		0.8983	0.0081		0.1234	0.0521		0.0055	0.0021		0.0013	0.0002	0.0673	
\$475,000		0.4678	0.0047		0.8929	0.0080		0.1169	0.0493		0.0047	0.0018		0.0012	0.0002	0.0640	
\$500,000		0.4534	0.0045		0.8874	0.0080		0.1111	0.0469		0.0040	0.0016		0.0011	0.0002	0.0612	
\$600,000		0.4054	0.0041		0.8658	0.0078		0.0927	0.0391		0.0023	0.0009		0.0007	0.0001	0.0520	
\$700,000		0.3686	0.0037		0.8444	0.0076		0.0795	0.0336		0.0014	0.0006		0.0004	0.0001	0.0456	
\$800,000		0.3391	0.0034		0.8234	0.0074		0.0697	0.0294		0.0010	0.0004		0.0001	0.0000	0.0406	
\$900,000		0.3148	0.0031		0.8028	0.0072		0.0620	0.0262		0.0007	0.0003		0.0000	0.0000	0.0368	
\$1,000,000		0.2944	0.0029		0.7829	0.0070		0.0559	0.0236		0.0005	0.0002		0.0000	0.0000	0.0337	
\$2,000,000		0.1863	0.0019		0.6157	0.0055		0.0283	0.0119		0.0001	0.0000		0.0000	0.0000	0.0193	
\$3,000,000		0.1403	0.0014		0.4956	0.0045		0.0191	0.0081		0.0000	0.0000		0.0000	0.0000	0.0140	
\$4,000,000		0.1136	0.0011		0.4057	0.0037		0.0146	0.0062		0.0000	0.0000		0.0000	0.0000	0.0110	
\$5,000,000		0.0955	0.0010		0.3357	0.0030		0.0118	0.0050		0.0000	0.0000		0.0000	0.0000	0.0090	
\$6,000,000		0.0822	0.0008		0.2797	0.0025		0.0099	0.0042		0.0000	0.0000		0.0000	0.0000	0.0075	
\$7,000,000		0.0717	0.0007		0.2340	0.0021		0.0085	0.0036		0.0000	0.0000		0.0000	0.0000	0.0064	
\$8,000,000		0.0632	0.0006		0.1962	0.0018		0.0073	0.0031		0.0000	0.0000		0.0000	0.0000	0.0055	
\$9,000,000		0.0559	0.0006		0.1646	0.0015		0.0063	0.0027		0.0000	0.0000		0.0000	0.0000	0.0048	
\$10,000,000		0.0495	0.0005		0.1378	0.0012		0.0055	0.0023		0.0000	0.0000		0.0000	0.0000	0.0040	

Death Average Cost Per Case	\$501,893	Target Cost Ratio	0.9854
P.T. Average Cost Per Case	\$4,142,980	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$107,675	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,281		

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Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.011	0.9836	0.0108	0.014	0.9981	0.0140	0.503	0.9251	0.4653	0.337	0.7174	0.2418	0.135	0.1666	0.0225	0.7544	0.9850
\$15,000		0.9758	0.0107		0.9971	0.0140		0.8913	0.4483		0.6256	0.2108		0.1146	0.0155	0.6993	
\$20,000		0.9682	0.0107		0.9961	0.0139		0.8597	0.4324		0.5519	0.1860		0.0850	0.0115	0.6545	
\$25,000		0.9607	0.0106		0.9952	0.0139		0.8300	0.4175		0.4912	0.1655		0.0659	0.0089	0.6164	
\$30,000		0.9533	0.0105		0.9942	0.0139		0.8020	0.4034		0.4401	0.1483		0.0529	0.0071	0.5832	
\$35,000		0.9461	0.0104		0.9932	0.0139		0.7755	0.3901		0.3966	0.1337		0.0435	0.0059	0.5540	
\$40,000		0.9389	0.0103		0.9922	0.0139		0.7504	0.3774		0.3593	0.1211		0.0365	0.0049	0.5276	
\$50,000		0.9248	0.0102		0.9903	0.0139		0.7037	0.3539		0.2986	0.1006		0.0271	0.0037	0.4823	
\$75,000		0.8905	0.0098		0.9855	0.0138		0.6031	0.3034		0.1981	0.0668		0.0161	0.0022	0.3960	
\$100,000		0.8573	0.0094		0.9806	0.0137		0.5205	0.2618		0.1370	0.0462		0.0113	0.0015	0.3326	
\$125,000		0.8251	0.0091		0.9758	0.0137		0.4529	0.2278		0.0982	0.0331		0.0087	0.0012	0.2849	
\$150,000		0.7940	0.0087		0.9709	0.0136		0.3982	0.2003		0.0728	0.0245		0.0070	0.0009	0.2480	
\$175,000		0.7640	0.0084		0.9661	0.0135		0.3534	0.1778		0.0554	0.0187		0.0058	0.0008	0.2192	
\$200,000		0.7351	0.0081		0.9612	0.0135		0.3160	0.1589		0.0429	0.0145		0.0049	0.0007	0.1957	
\$225,000		0.7071	0.0078		0.9564	0.0134		0.2842	0.1430		0.0337	0.0113		0.0042	0.0006	0.1761	
\$250,000		0.6801	0.0075		0.9515	0.0133		0.2573	0.1294		0.0268	0.0090		0.0036	0.0005	0.1597	
\$275,000		0.6541	0.0072		0.9467	0.0133		0.2347	0.1181		0.0217	0.0073		0.0032	0.0004	0.1463	
\$300,000		0.6292	0.0069		0.9418	0.0132		0.2155	0.1084		0.0178	0.0060		0.0028	0.0004	0.1349	
\$325,000		0.6052	0.0067		0.9372	0.0131		0.1989	0.1000		0.0149	0.0050		0.0025	0.0003	0.1251	
\$350,000		0.5819	0.0064		0.9320	0.0130		0.1850	0.0931		0.0125	0.0042		0.0023	0.0003	0.1170	
\$375,000		0.5597	0.0062		0.9270	0.0130		0.1725	0.0868		0.0105	0.0036		0.0020	0.0003	0.1099	
\$400,000		0.5389	0.0059		0.9221	0.0129		0.1617	0.0814		0.0090	0.0030		0.0018	0.0002	0.1034	
\$425,000		0.5196	0.0057		0.9173	0.0128		0.1522	0.0766		0.0077	0.0026		0.0017	0.0002	0.0979	
\$450,000		0.5019	0.0055		0.9126	0.0128		0.1438	0.0723		0.0055	0.0019		0.0015	0.0002	0.0927	
\$475,000		0.4857	0.0053		0.9079	0.0127		0.1362	0.0685		0.0047	0.0016		0.0014	0.0002	0.0883	
\$500,000		0.4708	0.0052		0.9032	0.0126		0.1294	0.0651		0.0040	0.0013		0.0013	0.0002	0.0844	
\$600,000		0.4212	0.0046		0.8847	0.0124		0.1080	0.0543		0.0023	0.0008		0.0009	0.0001	0.0722	
\$700,000		0.3830	0.0042		0.8662	0.0121		0.0926	0.0466		0.0014	0.0005		0.0006	0.0001	0.0635	
\$800,000		0.3525	0.0039		0.8479	0.0119		0.0811	0.0408		0.0010	0.0003		0.0003	0.0000	0.0569	
\$900,000		0.3274	0.0036		0.8299	0.0116		0.0722	0.0363		0.0007	0.0002		0.0000	0.0000	0.0517	
\$1,000,000		0.3062	0.0034		0.8121	0.0114		0.0650	0.0327		0.0005	0.0002		0.0000	0.0000	0.0477	
\$2,000,000		0.1943	0.0021		0.6585	0.0092		0.0328	0.0165		0.0001	0.0000		0.0000	0.0000	0.0278	
\$3,000,000		0.1467	0.0016		0.5435	0.0076		0.0222	0.0111		0.0000	0.0000		0.0000	0.0000	0.0203	
\$4,000,000		0.1190	0.0013		0.4551	0.0064		0.0169	0.0085		0.0000	0.0000		0.0000	0.0000	0.0162	
\$5,000,000		0.1003	0.0011		0.3849	0.0054		0.0137	0.0069		0.0000	0.0000		0.0000	0.0000	0.0134	
\$6,000,000		0.0866	0.0010		0.3279	0.0046		0.0115	0.0058		0.0000	0.0000		0.0000	0.0000	0.0114	
\$7,000,000		0.0759	0.0008		0.2806	0.0039		0.0099	0.0050		0.0000	0.0000		0.0000	0.0000	0.0097	
\$8,000,000		0.0671	0.0007		0.2409	0.0034		0.0087	0.0044		0.0000	0.0000		0.0000	0.0000	0.0085	
\$9,000,000		0.0597	0.0007		0.2072	0.0029		0.0076	0.0038		0.0000	0.0000		0.0000	0.0000	0.0074	
\$10,000,000		0.0532	0.0006		0.1783	0.0025		0.0067	0.0034		0.0000	0.0000		0.0000	0.0000	0.0065	

Death Average Cost Per Case	\$533,937	Target Cost Ratio	0.9854
P.T. Average Cost Per Case	\$4,848,181	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$125,544	Assessment Factor	1.000
T.T. Average Cost Per Case	\$26,708		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group C

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.012	0.9846	0.0118	0.019	0.9984	0.0190	0.562	0.9351	0.5255	0.306	0.7287	0.2230	0.101	0.1776	0.0179	0.7972	0.9850
\$15,000		0.9773	0.0117		0.9975	0.0190		0.9055	0.5089		0.6389	0.1955		0.1234	0.0125	0.7476	
\$20,000		0.9701	0.0116		0.9967	0.0189		0.8774	0.4931		0.5665	0.1733		0.0922	0.0093	0.7062	
\$25,000		0.9631	0.0116		0.9959	0.0189		0.8509	0.4782		0.5064	0.1549		0.0720	0.0073	0.6709	
\$30,000		0.9561	0.0115		0.9951	0.0189		0.8258	0.4641		0.4556	0.1394		0.0580	0.0059	0.6398	
\$35,000		0.9493	0.0114		0.9942	0.0189		0.8019	0.4506		0.4121	0.1261		0.0479	0.0048	0.6118	
\$40,000		0.9425	0.0113		0.9934	0.0189		0.7791	0.4378		0.3746	0.1146		0.0403	0.0041	0.5867	
\$50,000		0.9292	0.0112		0.9918	0.0188		0.7364	0.4139		0.3133	0.0959		0.0299	0.0030	0.5428	
\$75,000		0.8969	0.0108		0.9877	0.0188		0.6436	0.3617		0.2109	0.0645		0.0177	0.0018	0.4576	
\$100,000		0.8656	0.0104		0.9835	0.0187		0.5656	0.3179		0.1478	0.0452		0.0124	0.0012	0.3934	
\$125,000		0.8351	0.0100		0.9794	0.0186		0.4996	0.2808		0.1070	0.0327		0.0095	0.0010	0.3431	
\$150,000		0.8056	0.0097		0.9753	0.0185		0.4442	0.2496		0.0799	0.0244		0.0076	0.0008	0.3030	
\$175,000		0.7771	0.0093		0.9712	0.0185		0.3980	0.2237		0.0613	0.0187		0.0063	0.0006	0.2708	
\$200,000		0.7496	0.0090		0.9671	0.0184		0.3591	0.2018		0.0478	0.0146		0.0054	0.0005	0.2443	
\$225,000		0.7229	0.0087		0.9630	0.0183		0.3259	0.1831		0.0378	0.0116		0.0046	0.0005	0.2222	
\$250,000		0.6970	0.0084		0.9588	0.0182		0.2970	0.1669		0.0302	0.0092		0.0040	0.0004	0.2031	
\$275,000		0.6721	0.0081		0.9547	0.0181		0.2720	0.1528		0.0245	0.0075		0.0035	0.0004	0.1869	
\$300,000		0.6480	0.0078		0.9506	0.0181		0.2503	0.1407		0.0202	0.0062		0.0031	0.0003	0.1731	
\$325,000		0.6248	0.0075		0.9465	0.0180		0.2316	0.1302		0.0169	0.0052		0.0028	0.0003	0.1612	
\$350,000		0.6025	0.0072		0.9424	0.0179		0.2153	0.1210		0.0143	0.0044		0.0025	0.0003	0.1508	
\$375,000		0.5808	0.0070		0.9386	0.0178		0.2010	0.1130		0.0121	0.0037		0.0023	0.0002	0.1417	
\$400,000		0.5599	0.0067		0.9341	0.0177		0.1887	0.1060		0.0103	0.0031		0.0021	0.0002	0.1337	
\$425,000		0.5404	0.0065		0.9298	0.0177		0.1775	0.0998		0.0088	0.0027		0.0019	0.0002	0.1269	
\$450,000		0.5222	0.0063		0.9256	0.0176		0.1676	0.0942		0.0076	0.0023		0.0017	0.0002	0.1206	
\$475,000		0.5053	0.0061		0.9215	0.0175		0.1588	0.0892		0.0063	0.0019		0.0016	0.0002	0.1149	
\$500,000		0.4898	0.0059		0.9174	0.0174		0.1509	0.0848		0.0040	0.0012		0.0015	0.0001	0.1094	
\$600,000		0.4383	0.0053		0.9015	0.0171		0.1258	0.0707		0.0023	0.0007		0.0010	0.0001	0.0939	
\$700,000		0.3987	0.0048		0.8858	0.0168		0.1079	0.0606		0.0014	0.0004		0.0007	0.0001	0.0827	
\$800,000		0.3671	0.0044		0.8701	0.0165		0.0945	0.0531		0.0010	0.0003		0.0004	0.0000	0.0743	
\$900,000		0.3411	0.0041		0.8545	0.0162		0.0841	0.0472		0.0007	0.0002		0.0002	0.0000	0.0677	
\$1,000,000		0.3192	0.0038		0.8391	0.0159		0.0757	0.0426		0.0005	0.0002		0.0000	0.0000	0.0625	
\$2,000,000		0.2031	0.0024		0.7004	0.0133		0.0381	0.0214		0.0001	0.0000		0.0000	0.0000	0.0371	
\$3,000,000		0.1536	0.0018		0.5917	0.0112		0.0257	0.0144		0.0000	0.0000		0.0000	0.0000	0.0274	
\$4,000,000		0.1249	0.0015		0.5059	0.0096		0.0195	0.0110		0.0000	0.0000		0.0000	0.0000	0.0221	
\$5,000,000		0.1056	0.0013		0.4365	0.0083		0.0158	0.0089		0.0000	0.0000		0.0000	0.0000	0.0185	
\$6,000,000		0.0914	0.0011		0.3791	0.0072		0.0133	0.0075		0.0000	0.0000		0.0000	0.0000	0.0158	
\$7,000,000		0.0803	0.0010		0.3309	0.0063		0.0115	0.0065		0.0000	0.0000		0.0000	0.0000	0.0138	
\$8,000,000		0.0713	0.0009		0.2898	0.0055		0.0101	0.0057		0.0000	0.0000		0.0000	0.0000	0.0121	
\$9,000,000		0.0637	0.0008		0.2545	0.0048		0.0090	0.0051		0.0000	0.0000		0.0000	0.0000	0.0107	
\$10,000,000		0.0572	0.0007		0.2238	0.0043		0.0080	0.0045		0.0000	0.0000		0.0000	0.0000	0.0095	

Death Average Cost Per Case	\$569,948	Target Cost Ratio	0.9854
P.T. Average Cost Per Case	\$5,711,910	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$146,380	Assessment Factor	1.000
T.T. Average Cost Per Case	\$28,217		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group D

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.015	0.9856	0.0148	0.029	0.9986	0.0290	0.598	0.9439	0.5645	0.264	0.7396	0.1953	0.094	0.1890	0.0178	0.8214	0.9850
\$15,000		0.9788	0.0147		0.9979	0.0289		0.9179	0.5489		0.6520	0.1721		0.1326	0.0125	0.7771	
\$20,000		0.9721	0.0146		0.9972	0.0289		0.8932	0.5341		0.5808	0.1533		0.0998	0.0094	0.7403	
\$25,000		0.9655	0.0145		0.9965	0.0289		0.8697	0.5201		0.5214	0.1377		0.0784	0.0074	0.7086	
\$30,000		0.9590	0.0144		0.9959	0.0289		0.8472	0.5066		0.4710	0.1243		0.0635	0.0060	0.6802	
\$35,000		0.9525	0.0143		0.9952	0.0289		0.8257	0.4938		0.4276	0.1129		0.0526	0.0049	0.6548	
\$40,000		0.9462	0.0142		0.9945	0.0288		0.8051	0.4815		0.3900	0.1030		0.0444	0.0042	0.6317	
\$50,000		0.9338	0.0140		0.9931	0.0288		0.7664	0.4583		0.3282	0.0866		0.0331	0.0031	0.5908	
\$75,000		0.9035	0.0136		0.9896	0.0287		0.6812	0.4073		0.2239	0.0591		0.0196	0.0018	0.5105	
\$100,000		0.8741	0.0131		0.9862	0.0286		0.6084	0.3638		0.1591	0.0420		0.0135	0.0013	0.4488	
\$125,000		0.8455	0.0127		0.9827	0.0285		0.5454	0.3261		0.1163	0.0307		0.0104	0.0010	0.3990	
\$150,000		0.8177	0.0123		0.9793	0.0284		0.4909	0.2935		0.0875	0.0231		0.0083	0.0008	0.3581	
\$175,000		0.7907	0.0119		0.9758	0.0283		0.4440	0.2655		0.0675	0.0178		0.0069	0.0007	0.3242	
\$200,000		0.7646	0.0115		0.9724	0.0282		0.4039	0.2415		0.0531	0.0140		0.0059	0.0006	0.2958	
\$225,000		0.7393	0.0111		0.9689	0.0281		0.3694	0.2209		0.0423	0.0112		0.0051	0.0005	0.2718	
\$250,000		0.7147	0.0107		0.9655	0.0280		0.3394	0.2029		0.0340	0.0090		0.0044	0.0004	0.2510	
\$275,000		0.6908	0.0104		0.9620	0.0279		0.3129	0.1871		0.0276	0.0073		0.0039	0.0004	0.2331	
\$300,000		0.6677	0.0100		0.9586	0.0278		0.2893	0.1730		0.0228	0.0060		0.0035	0.0003	0.2171	
\$325,000		0.6455	0.0097		0.9551	0.0277		0.2685	0.1606		0.0191	0.0050		0.0031	0.0003	0.2033	
\$350,000		0.6240	0.0094		0.9517	0.0276		0.2501	0.1496		0.0162	0.0043		0.0028	0.0003	0.1912	
\$375,000		0.6031	0.0090		0.9482	0.0275		0.2340	0.1399		0.0138	0.0036		0.0025	0.0002	0.1802	
\$400,000		0.5829	0.0087		0.9448	0.0274		0.2196	0.1313		0.0118	0.0031		0.0023	0.0002	0.1707	
\$425,000		0.5633	0.0085		0.9413	0.0273		0.2068	0.1236		0.0101	0.0027		0.0021	0.0002	0.1623	
\$450,000		0.5449	0.0082		0.9382	0.0272		0.1953	0.1168		0.0088	0.0023		0.0019	0.0002	0.1547	
\$475,000		0.5276	0.0079		0.9344	0.0271		0.1853	0.1108		0.0076	0.0020		0.0018	0.0002	0.1480	
\$500,000		0.5115	0.0077		0.9308	0.0270		0.1759	0.1052		0.0064	0.0017		0.0016	0.0002	0.1418	
\$600,000		0.4578	0.0069		0.9170	0.0266		0.1466	0.0877		0.0023	0.0006		0.0012	0.0001	0.1219	
\$700,000		0.4166	0.0062		0.9036	0.0262		0.1257	0.0752		0.0014	0.0004		0.0009	0.0001	0.1081	
\$800,000		0.3837	0.0058		0.8904	0.0258		0.1101	0.0658		0.0010	0.0003		0.0006	0.0001	0.0978	
\$900,000		0.3566	0.0053		0.8772	0.0254		0.0979	0.0586		0.0007	0.0002		0.0003	0.0000	0.0895	
\$1,000,000		0.3338	0.0050		0.8641	0.0251		0.0882	0.0527		0.0005	0.0001		0.0001	0.0000	0.0829	
\$2,000,000		0.2130	0.0032		0.7417	0.0215		0.0444	0.0265		0.0001	0.0000		0.0000	0.0000	0.0512	
\$3,000,000		0.1615	0.0024		0.6411	0.0186		0.0298	0.0178		0.0000	0.0000		0.0000	0.0000	0.0388	
\$4,000,000		0.1315	0.0020		0.5592	0.0162		0.0226	0.0135		0.0000	0.0000		0.0000	0.0000	0.0317	
\$5,000,000		0.1115	0.0017		0.4915	0.0143		0.0183	0.0109		0.0000	0.0000		0.0000	0.0000	0.0269	
\$6,000,000		0.0968	0.0015		0.4346	0.0126		0.0154	0.0092		0.0000	0.0000		0.0000	0.0000	0.0233	
\$7,000,000		0.0853	0.0013		0.3861	0.0112		0.0133	0.0080		0.0000	0.0000		0.0000	0.0000	0.0205	
\$8,000,000		0.0761	0.0011		0.3443	0.0100		0.0117	0.0070		0.0000	0.0000		0.0000	0.0000	0.0181	
\$9,000,000		0.0683	0.0010		0.3078	0.0089		0.0105	0.0063		0.0000	0.0000		0.0000	0.0000	0.0162	
\$10,000,000		0.0616	0.0009		0.2757	0.0080		0.0094	0.0056		0.0000	0.0000		0.0000	0.0000	0.0145	

Death Average Cost Per Case	\$611,970	Target Cost Ratio	0.9854
P.T. Average Cost Per Case	\$6,814,108	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$170,673	Assessment Factor	1.000
T.T. Average Cost Per Case	\$29,810		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.018	0.9866	0.0178	0.034	0.9989	0.0340	0.613	0.9515	0.5833	0.267	0.7502	0.2003	0.068	0.2008	0.0137	0.8491	0.9850
\$15,000		0.9803	0.0176		0.9983	0.0339		0.9289	0.5694		0.6648	0.1775		0.1421	0.0097	0.8081	
\$20,000		0.9741	0.0175		0.9977	0.0339		0.9071	0.5561		0.5949	0.1588		0.1078	0.0073	0.7736	
\$25,000		0.9679	0.0174		0.9971	0.0339		0.8863	0.5433		0.5363	0.1432		0.0852	0.0058	0.7436	
\$30,000		0.9619	0.0173		0.9966	0.0339		0.8663	0.5310		0.4863	0.1298		0.0694	0.0047	0.7167	
\$35,000		0.9559	0.0172		0.9960	0.0339		0.8471	0.5193		0.4431	0.1183		0.0578	0.0039	0.6926	
\$40,000		0.9500	0.0171		0.9954	0.0338		0.8286	0.5079		0.4054	0.1083		0.0489	0.0033	0.6704	
\$50,000		0.9384	0.0169		0.9943	0.0338		0.7936	0.4865		0.3432	0.0916		0.0366	0.0025	0.6313	
\$75,000		0.9103	0.0164		0.9914	0.0337		0.7158	0.4388		0.2372	0.0633		0.0215	0.0015	0.5537	
\$100,000		0.8830	0.0159		0.9886	0.0336		0.6485	0.3975		0.1708	0.0456		0.0149	0.0010	0.4936	
\$125,000		0.8563	0.0154		0.9857	0.0335		0.5893	0.3612		0.1261	0.0337		0.0113	0.0008	0.4446	
\$150,000		0.8302	0.0149		0.9829	0.0334		0.5369	0.3291		0.0955	0.0255		0.0091	0.0006	0.4035	
\$175,000		0.8049	0.0145		0.9800	0.0333		0.4907	0.3008		0.0742	0.0198		0.0076	0.0005	0.3689	
\$200,000		0.7803	0.0140		0.9771	0.0332		0.4501	0.2759		0.0587	0.0157		0.0065	0.0004	0.3392	
\$225,000		0.7565	0.0136		0.9743	0.0331		0.4146	0.2541		0.0471	0.0126		0.0056	0.0004	0.3138	
\$250,000		0.7333	0.0132		0.9714	0.0330		0.3834	0.2350		0.0382	0.0102		0.0049	0.0003	0.2917	
\$275,000		0.7107	0.0128		0.9686	0.0329		0.3559	0.2181		0.0312	0.0083		0.0043	0.0003	0.2724	
\$300,000		0.6887	0.0124		0.9657	0.0328		0.3313	0.2031		0.0258	0.0069		0.0039	0.0003	0.2555	
\$325,000		0.6674	0.0120		0.9629	0.0327		0.3092	0.1895		0.0216	0.0058		0.0035	0.0002	0.2402	
\$350,000		0.6468	0.0116		0.9600	0.0326		0.2892	0.1773		0.0183	0.0049		0.0031	0.0002	0.2266	
\$375,000		0.6269	0.0113		0.9571	0.0325		0.2712	0.1662		0.0157	0.0042		0.0028	0.0002	0.2144	
\$400,000		0.6075	0.0109		0.9543	0.0324		0.2550	0.1563		0.0135	0.0036		0.0026	0.0002	0.2034	
\$425,000		0.5886	0.0106		0.9514	0.0323		0.2405	0.1474		0.0116	0.0031		0.0024	0.0002	0.1936	
\$450,000		0.5703	0.0103		0.9486	0.0323		0.2275	0.1395		0.0101	0.0027		0.0022	0.0001	0.1849	
\$475,000		0.5529	0.0100		0.9457	0.0322		0.2157	0.1322		0.0088	0.0024		0.0020	0.0001	0.1769	
\$500,000		0.5364	0.0097		0.9429	0.0321		0.2049	0.1256		0.0077	0.0021		0.0019	0.0001	0.1696	
\$600,000		0.4803	0.0086		0.9313	0.0317		0.1709	0.1048		0.0023	0.0006		0.0014	0.0001	0.1458	
\$700,000		0.4372	0.0079		0.9197	0.0313		0.1465	0.0898		0.0014	0.0004		0.0010	0.0001	0.1295	
\$800,000		0.4028	0.0073		0.9086	0.0309		0.1282	0.0786		0.0010	0.0003		0.0008	0.0001	0.1172	
\$900,000		0.3745	0.0067		0.8976	0.0305		0.1141	0.0699		0.0007	0.0002		0.0005	0.0000	0.1073	
\$1,000,000		0.3507	0.0063		0.8867	0.0301		0.1027	0.0630		0.0005	0.0001		0.0003	0.0000	0.0995	
\$2,000,000		0.2245	0.0040		0.7815	0.0266		0.0517	0.0317		0.0001	0.0000		0.0000	0.0000	0.0623	
\$3,000,000		0.1706	0.0031		0.6904	0.0235		0.0346	0.0212		0.0000	0.0000		0.0000	0.0000	0.0478	
\$4,000,000		0.1393	0.0025		0.6138	0.0209		0.0262	0.0160		0.0000	0.0000		0.0000	0.0000	0.0394	
\$5,000,000		0.1183	0.0021		0.5490	0.0187		0.0211	0.0129		0.0000	0.0000		0.0000	0.0000	0.0337	
\$6,000,000		0.1029	0.0019		0.4935	0.0168		0.0178	0.0109		0.0000	0.0000		0.0000	0.0000	0.0296	
\$7,000,000		0.0911	0.0016		0.4455	0.0151		0.0154	0.0094		0.0000	0.0000		0.0000	0.0000	0.0261	
\$8,000,000		0.0815	0.0015		0.4035	0.0137		0.0136	0.0083		0.0000	0.0000		0.0000	0.0000	0.0235	
\$9,000,000		0.0734	0.0013		0.3665	0.0125		0.0121	0.0074		0.0000	0.0000		0.0000	0.0000	0.0212	
\$10,000,000		0.0666	0.0012		0.3336	0.0113		0.0110	0.0067		0.0000	0.0000		0.0000	0.0000	0.0192	

Death Average Cost Per Case	\$662,138	Target Cost Ratio	0.9854
P.T. Average Cost Per Case	\$8,230,219	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$198,997	Assessment Factor	1.000
T.T. Average Cost Per Case	\$31,494		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group F

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.049	0.9876	0.0484	0.059	0.9991	0.0589	0.627	0.9582	0.6008	0.217	0.7605	0.1650	0.048	0.2129	0.0102	0.8833	0.9850
\$15,000		0.9818	0.0481		0.9986	0.0589		0.9384	0.5884		0.6773	0.1470		0.1521	0.0073	0.8497	
\$20,000		0.9760	0.0478		0.9981	0.0589		0.9194	0.5765		0.6088	0.1321		0.1162	0.0056	0.8209	
\$25,000		0.9703	0.0475		0.9977	0.0589		0.9010	0.5649		0.5510	0.1196		0.0925	0.0044	0.7953	
\$30,000		0.9647	0.0473		0.9972	0.0588		0.8833	0.5538		0.5015	0.1088		0.0757	0.0036	0.7723	
\$35,000		0.9592	0.0470		0.9967	0.0588		0.8662	0.5431		0.4586	0.0995		0.0633	0.0030	0.7514	
\$40,000		0.9537	0.0467		0.9963	0.0588		0.8497	0.5328		0.4209	0.0913		0.0538	0.0026	0.7322	
\$50,000		0.9429	0.0462		0.9953	0.0587		0.8183	0.5130		0.3584	0.0778		0.0404	0.0019	0.6976	
\$75,000		0.9168	0.0449		0.9930	0.0586		0.7475	0.4687		0.2508	0.0544		0.0236	0.0011	0.6277	
\$100,000		0.8914	0.0437		0.9906	0.0584		0.6857	0.4299		0.1828	0.0397		0.0164	0.0008	0.5725	
\$125,000		0.8666	0.0425		0.9883	0.0583		0.6307	0.3954		0.1364	0.0296		0.0124	0.0006	0.5264	
\$150,000		0.8423	0.0413		0.9859	0.0582		0.5813	0.3644		0.1041	0.0226		0.0100	0.0005	0.4870	
\$175,000		0.8186	0.0401		0.9836	0.0580		0.5367	0.3365		0.0813	0.0176		0.0083	0.0004	0.4526	
\$200,000		0.7955	0.0390		0.9813	0.0579		0.4967	0.3115		0.0647	0.0140		0.0071	0.0003	0.4227	
\$225,000		0.7731	0.0379		0.9789	0.0578		0.4610	0.2890		0.0523	0.0113		0.0061	0.0003	0.3963	
\$250,000		0.7513	0.0368		0.9766	0.0576		0.4290	0.2690		0.0427	0.0093		0.0054	0.0003	0.3730	
\$275,000		0.7300	0.0358		0.9742	0.0575		0.4005	0.2511		0.0351	0.0076		0.0048	0.0002	0.3522	
\$300,000		0.7092	0.0348		0.9719	0.0573		0.3750	0.2351		0.0291	0.0063		0.0043	0.0002	0.3337	
\$325,000		0.6889	0.0338		0.9695	0.0572		0.3520	0.2207		0.0244	0.0053		0.0038	0.0002	0.3172	
\$350,000		0.6693	0.0328		0.9672	0.0571		0.3311	0.2076		0.0207	0.0045		0.0035	0.0002	0.3022	
\$375,000		0.6502	0.0319		0.9649	0.0569		0.3120	0.1956		0.0177	0.0038		0.0031	0.0002	0.2884	
\$400,000		0.6317	0.0310		0.9625	0.0568		0.2945	0.1847		0.0153	0.0033		0.0029	0.0001	0.2759	
\$425,000		0.6137	0.0301		0.9602	0.0567		0.2785	0.1746		0.0133	0.0029		0.0026	0.0001	0.2644	
\$450,000		0.5961	0.0292		0.9578	0.0565		0.2639	0.1654		0.0116	0.0025		0.0024	0.0001	0.2537	
\$475,000		0.5790	0.0284		0.9555	0.0564		0.2506	0.1571		0.0101	0.0022		0.0022	0.0001	0.2442	
\$500,000		0.5624	0.0276		0.9531	0.0562		0.2384	0.1495		0.0089	0.0019		0.0021	0.0001	0.2353	
\$600,000		0.5045	0.0247		0.9438	0.0557		0.1991	0.1248		0.0023	0.0005		0.0016	0.0001	0.2058	
\$700,000		0.4594	0.0225		0.9344	0.0551		0.1708	0.1071		0.0014	0.0003		0.0012	0.0001	0.1851	
\$800,000		0.4233	0.0207		0.9247	0.0546		0.1495	0.0937		0.0010	0.0002		0.0009	0.0000	0.1692	
\$900,000		0.3938	0.0193		0.9155	0.0540		0.1329	0.0833		0.0007	0.0001		0.0007	0.0000	0.1567	
\$1,000,000		0.3689	0.0181		0.9064	0.0535		0.1197	0.0750		0.0005	0.0001		0.0004	0.0000	0.1467	
\$2,000,000		0.2369	0.0116		0.8181	0.0483		0.0601	0.0377		0.0001	0.0000		0.0000	0.0000	0.0976	
\$3,000,000		0.1804	0.0088		0.7376	0.0435		0.0403	0.0253		0.0000	0.0000		0.0000	0.0000	0.0776	
\$4,000,000		0.1476	0.0072		0.6676	0.0394		0.0304	0.0190		0.0000	0.0000		0.0000	0.0000	0.0656	
\$5,000,000		0.1256	0.0062		0.6068	0.0358		0.0245	0.0153		0.0000	0.0000		0.0000	0.0000	0.0573	
\$6,000,000		0.1096	0.0054		0.5538	0.0327		0.0205	0.0129		0.0000	0.0000		0.0000	0.0000	0.0510	
\$7,000,000		0.0972	0.0048		0.5072	0.0299		0.0178	0.0111		0.0000	0.0000		0.0000	0.0000	0.0458	
\$8,000,000		0.0872	0.0043		0.4658	0.0275		0.0157	0.0098		0.0000	0.0000		0.0000	0.0000	0.0416	
\$9,000,000		0.0789	0.0039		0.4289	0.0253		0.0140	0.0088		0.0000	0.0000		0.0000	0.0000	0.0380	
\$10,000,000		0.0718	0.0035		0.3957	0.0233		0.0127	0.0080		0.0000	0.0000		0.0000	0.0000	0.0348	

Death Average Cost Per Case	\$717,975	Target Cost Ratio	0.9854
P.T. Average Cost Per Case	\$10,036,291	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$232,022	Assessment Factor	1.000
T.T. Average Cost Per Case	\$33,273		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group G

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.032	0.9886	0.0316	0.084	0.9992	0.0839	0.644	0.9640	0.6208	0.197	0.7705	0.1518	0.043	0.2255	0.0097	0.8978	0.9850
\$15,000		0.9832	0.0315		0.9989	0.0839		0.9468	0.6097		0.6895	0.1358		0.1625	0.0070	0.8679	
\$20,000		0.9779	0.0313		0.9985	0.0839		0.9301	0.5990		0.6224	0.1226		0.1250	0.0054	0.8422	
\$25,000		0.9726	0.0311		0.9981	0.0838		0.9140	0.5886		0.5656	0.1114		0.1001	0.0043	0.8192	
\$30,000		0.9675	0.0310		0.9977	0.0838		0.8984	0.5786		0.5166	0.1018		0.0823	0.0035	0.7987	
\$35,000		0.9623	0.0308		0.9973	0.0838		0.8833	0.5688		0.4740	0.0934		0.0691	0.0030	0.7798	
\$40,000		0.9573	0.0306		0.9970	0.0837		0.8686	0.5594		0.4364	0.0860		0.0590	0.0025	0.7622	
\$50,000		0.9473	0.0303		0.9962	0.0837		0.8404	0.5412		0.3736	0.0736		0.0446	0.0019	0.7307	
\$75,000		0.9231	0.0295		0.9943	0.0835		0.7765	0.5001		0.2646	0.0521		0.0261	0.0011	0.6663	
\$100,000		0.8996	0.0288		0.9924	0.0834		0.7200	0.4636		0.1952	0.0385		0.0180	0.0008	0.6151	
\$125,000		0.8766	0.0281		0.9905	0.0832		0.6692	0.4310		0.1471	0.0290		0.0136	0.0006	0.5719	
\$150,000		0.8541	0.0273		0.9886	0.0830		0.6231	0.4013		0.1132	0.0223		0.0109	0.0005	0.5344	
\$175,000		0.8321	0.0266		0.9867	0.0829		0.5811	0.3742		0.0890	0.0175		0.0091	0.0004	0.5016	
\$200,000		0.8105	0.0259		0.9848	0.0827		0.5426	0.3495		0.0712	0.0140		0.0078	0.0003	0.4724	
\$225,000		0.7895	0.0253		0.9829	0.0826		0.5075	0.3269		0.0579	0.0114		0.0067	0.0003	0.4465	
\$250,000		0.7691	0.0246		0.9811	0.0824		0.4756	0.3063		0.0475	0.0094		0.0059	0.0003	0.4230	
\$275,000		0.7491	0.0240		0.9792	0.0822		0.4466	0.2876		0.0393	0.0077		0.0053	0.0002	0.4017	
\$300,000		0.7296	0.0233		0.9773	0.0821		0.4204	0.2707		0.0328	0.0065		0.0047	0.0002	0.3828	
\$325,000		0.7105	0.0227		0.9754	0.0819		0.3965	0.2554		0.0275	0.0054		0.0042	0.0002	0.3656	
\$350,000		0.6918	0.0221		0.9735	0.0818		0.3748	0.2414		0.0233	0.0046		0.0038	0.0002	0.3501	
\$375,000		0.6737	0.0216		0.9716	0.0816		0.3550	0.2286		0.0200	0.0039		0.0035	0.0002	0.3359	
\$400,000		0.6560	0.0210		0.9697	0.0815		0.3367	0.2169		0.0173	0.0034		0.0032	0.0001	0.3229	
\$425,000		0.6388	0.0204		0.9678	0.0813		0.3198	0.2060		0.0151	0.0030		0.0029	0.0001	0.3108	
\$450,000		0.6221	0.0199		0.9659	0.0811		0.3042	0.1959		0.0132	0.0026		0.0027	0.0001	0.2996	
\$475,000		0.6058	0.0194		0.9640	0.0810		0.2896	0.1865		0.0116	0.0023		0.0025	0.0001	0.2893	
\$500,000		0.5898	0.0189		0.9621	0.0808		0.2762	0.1778		0.0102	0.0020		0.0023	0.0001	0.2796	
\$600,000		0.5313	0.0170		0.9545	0.0802		0.2319	0.1493		0.0023	0.0005		0.0018	0.0001	0.2471	
\$700,000		0.4838	0.0155		0.9469	0.0795		0.1990	0.1282		0.0014	0.0003		0.0014	0.0001	0.2236	
\$800,000		0.4460	0.0143		0.9398	0.0789		0.1743	0.1122		0.0010	0.0002		0.0011	0.0000	0.2056	
\$900,000		0.4150	0.0133		0.9317	0.0783		0.1549	0.0998		0.0007	0.0001		0.0008	0.0000	0.1915	
\$1,000,000		0.3889	0.0124		0.9239	0.0776		0.1394	0.0898		0.0005	0.0001		0.0006	0.0000	0.1799	
\$2,000,000		0.2505	0.0080		0.8513	0.0715		0.0700	0.0451		0.0001	0.0000		0.0000	0.0000	0.1246	
\$3,000,000		0.1912	0.0061		0.7825	0.0657		0.0469	0.0302		0.0000	0.0000		0.0000	0.0000	0.1020	
\$4,000,000		0.1567	0.0050		0.7203	0.0605		0.0353	0.0227		0.0000	0.0000		0.0000	0.0000	0.0882	
\$5,000,000		0.1336	0.0043		0.6647	0.0558		0.0284	0.0183		0.0000	0.0000		0.0000	0.0000	0.0784	
\$6,000,000		0.1169	0.0037		0.6153	0.0517		0.0238	0.0153		0.0000	0.0000		0.0000	0.0000	0.0707	
\$7,000,000		0.1039	0.0033		0.5710	0.0480		0.0205	0.0132		0.0000	0.0000		0.0000	0.0000	0.0645	
\$8,000,000		0.0935	0.0030		0.5312	0.0446		0.0181	0.0117		0.0000	0.0000		0.0000	0.0000	0.0593	
\$9,000,000		0.0849	0.0027		0.4952	0.0416		0.0162	0.0104		0.0000	0.0000		0.0000	0.0000	0.0547	
\$10,000,000		0.0775	0.0025		0.4624	0.0388		0.0147	0.0094		0.0000	0.0000		0.0000	0.0000	0.0507	

Death Average Cost Per Case	\$781,842	Target Cost Ratio	0.9854
P.T. Average Cost Per Case	\$12,409,719	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$270,529	Assessment Factor	1.000
T.T. Average Cost Per Case	\$35,152		

Pennsylvania
Excess Loss Factor Study

Loss Limitation	PA Hazard Group Excess Loss Factors							ELF adjusted for LBA's							ELF adjusted for LBA's & Risk Load									
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	LBA Factor 0.9854			HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)			
	Pg3 Col(1)	Pg4 Col(1)	Pg5 Col(1)	Pg6 Col(1)	Pg7 Col(1)	Pg8 Col(1)	Pg9 Col(1)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	(14)*LBA	(15)*LBA	(16)*LBA	Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)									
\$10,000	0.7055	0.7544	0.7972	0.8214	0.8491	0.8833	0.8978	0.6952	0.7434	0.7856	0.8094	0.8367	0.8704	0.8847	0.700	0.748	0.791	0.814	0.842	0.875	0.890			
\$15,000	0.6443	0.6993	0.7476	0.7771	0.8081	0.8497	0.8679	0.6349	0.6891	0.7367	0.7658	0.7963	0.8373	0.8552	0.640	0.694	0.742	0.771	0.801	0.842	0.860			
\$20,000	0.5954	0.6545	0.7062	0.7403	0.7736	0.8209	0.8422	0.5867	0.6449	0.6959	0.7295	0.7623	0.8089	0.8299	0.592	0.650	0.701	0.735	0.767	0.814	0.835			
\$25,000	0.5542	0.6164	0.6709	0.7086	0.7436	0.7953	0.8192	0.5461	0.6074	0.6611	0.6983	0.7327	0.7837	0.8072	0.551	0.612	0.666	0.703	0.738	0.789	0.812			
\$30,000	0.5191	0.5832	0.6398	0.6802	0.7167	0.7723	0.7987	0.5115	0.5747	0.6305	0.6703	0.7062	0.7610	0.7870	0.517	0.580	0.636	0.675	0.711	0.766	0.792			
\$35,000	0.4883	0.5540	0.6118	0.6548	0.6926	0.7514	0.7798	0.4812	0.5459	0.6029	0.6452	0.6825	0.7404	0.7684	0.486	0.551	0.608	0.650	0.688	0.745	0.773			
\$40,000	0.4612	0.5276	0.5867	0.6317	0.6704	0.7322	0.7622	0.4545	0.5199	0.5781	0.6225	0.6606	0.7215	0.7511	0.460	0.525	0.583	0.628	0.666	0.727	0.756			
\$50,000	0.4147	0.4823	0.5428	0.5908	0.6313	0.6976	0.7307	0.4086	0.4753	0.5349	0.5822	0.6221	0.6874	0.7200	0.414	0.480	0.540	0.587	0.627	0.692	0.725			
\$75,000	0.3286	0.3960	0.4576	0.5105	0.5537	0.6277	0.6663	0.3238	0.3902	0.4509	0.5030	0.5456	0.6185	0.6566	0.329	0.395	0.456	0.508	0.551	0.624	0.662			
\$100,000	0.2685	0.3326	0.3934	0.4488	0.4936	0.5725	0.6151	0.2646	0.3277	0.3877	0.4422	0.4864	0.5641	0.6061	0.270	0.333	0.393	0.447	0.491	0.569	0.611			
\$125,000	0.2248	0.2849	0.3431	0.3990	0.4446	0.5264	0.5719	0.2215	0.2807	0.3381	0.3932	0.4381	0.5187	0.5636	0.227	0.286	0.343	0.398	0.443	0.524	0.569			
\$150,000	0.1926	0.2480	0.3030	0.3581	0.4035	0.4870	0.5344	0.1898	0.2444	0.2986	0.3529	0.3976	0.4799	0.5266	0.195	0.249	0.304	0.358	0.403	0.485	0.532			
\$175,000	0.1675	0.2192	0.2708	0.3242	0.3689	0.4526	0.5016	0.1651	0.2160	0.2668	0.3195	0.3635	0.4460	0.4943	0.170	0.221	0.272	0.325	0.369	0.451	0.499			
\$200,000	0.1475	0.1957	0.2443	0.2958	0.3392	0.4227	0.4724	0.1453	0.1928	0.2407	0.2915	0.3342	0.4165	0.4655	0.150	0.198	0.246	0.297	0.339	0.422	0.471			
\$225,000	0.1313	0.1761	0.2222	0.2718	0.3138	0.3963	0.4465	0.1294	0.1735	0.2190	0.2678	0.3092	0.3905	0.4400	0.134	0.179	0.224	0.273	0.314	0.396	0.445			
\$250,000	0.1185	0.1597	0.2031	0.2510	0.2917	0.3730	0.4230	0.1168	0.1574	0.2001	0.2473	0.2874	0.3676	0.4168	0.122	0.162	0.205	0.252	0.292	0.373	0.422			
\$275,000	0.1079	0.1463	0.1869	0.2331	0.2724	0.3522	0.4017	0.1063	0.1442	0.1842	0.2297	0.2684	0.3471	0.3958	0.111	0.149	0.189	0.235	0.273	0.352	0.401			
\$300,000	0.0991	0.1349	0.1731	0.2171	0.2555	0.3337	0.3828	0.0977	0.1329	0.1706	0.2139	0.2518	0.3288	0.3772	0.103	0.138	0.176	0.219	0.257	0.334	0.382			
\$325,000	0.0918	0.1251	0.1612	0.2033	0.2402	0.3172	0.3656	0.0905	0.1233	0.1588	0.2003	0.2367	0.3126	0.3603	0.096	0.128	0.164	0.205	0.242	0.318	0.365			
\$350,000	0.0853	0.1170	0.1508	0.1912	0.2266	0.3022	0.3501	0.0841	0.1153	0.1486	0.1884	0.2233	0.2978	0.3450	0.089	0.120	0.154	0.193	0.228	0.303	0.350			
\$375,000	0.0799	0.1099	0.1417	0.1802	0.2144	0.2884	0.3359	0.0787	0.1083	0.1396	0.1776	0.2113	0.2842	0.3310	0.084	0.113	0.145	0.183	0.216	0.289	0.336			
\$400,000	0.0753	0.1034	0.1337	0.1707	0.2034	0.2759	0.3229	0.0742	0.1019	0.1317	0.1682	0.2004	0.2719	0.3182	0.079	0.107	0.137	0.173	0.205	0.277	0.323			
\$425,000	0.0710	0.0979	0.1269	0.1623	0.1936	0.2644	0.3108	0.0700	0.0965	0.1250	0.1599	0.1908	0.2605	0.3063	0.075	0.102	0.130	0.165	0.196	0.266	0.311			
\$450,000	0.0673	0.0927	0.1206	0.1547	0.1849	0.2537	0.2996	0.0663	0.0913	0.1188	0.1524	0.1822	0.2500	0.2952	0.071	0.096	0.124	0.157	0.187	0.255	0.300			
\$475,000	0.0640	0.0883	0.1149	0.1480	0.1769	0.2442	0.2893	0.0631	0.0870	0.1132	0.1458	0.1743	0.2406	0.2851	0.068	0.092	0.118	0.151	0.179	0.246	0.290			
\$500,000	0.0612	0.0844	0.1094	0.1418	0.1696	0.2353	0.2796	0.0603	0.0832	0.1078	0.1397	0.1671	0.2319	0.2755	0.065	0.088	0.113	0.145	0.172	0.237	0.281			
\$600,000	0.0520	0.0722	0.0939	0.1219	0.1458	0.2058	0.2471	0.0512	0.0711	0.0925	0.1201	0.1437	0.2028	0.2435	0.056	0.076	0.098	0.125	0.149	0.208	0.249			
\$700,000	0.0456	0.0635	0.0827	0.1081	0.1295	0.1851	0.2236	0.0449	0.0626	0.0815	0.1065	0.1276	0.1824	0.2203	0.050	0.068	0.087	0.112	0.133	0.187	0.225			
\$800,000	0.0406	0.0569	0.0743	0.0978	0.1172	0.1692	0.2056	0.0400	0.0561	0.0732	0.0964	0.1155	0.1667	0.2026	0.045	0.061	0.078	0.101	0.121	0.172	0.208			
\$900,000	0.0368	0.0517	0.0677	0.0895	0.1073	0.1567	0.1915	0.0363	0.0509	0.0667	0.0882	0.1057	0.1544	0.1887	0.041	0.056	0.072	0.093	0.111	0.159	0.194			
\$1,000,000	0.0337	0.0477	0.0625	0.0829	0.0995	0.1467	0.1799	0.0332	0.0470	0.0616	0.0817	0.0980	0.1446	0.1773	0.0382	0.0520	0.0666	0.0867	0.1030	0.1496	0.1823			
\$2,000,000	0.0193	0.0278	0.0371	0.0512	0.0623	0.0976	0.1246	0.0190	0.0274	0.0366	0.0505	0.0614	0.0962	0.1228	0.0240	0.0324	0.0416	0.0555	0.0664	0.1012	0.1278			
\$3,000,000	0.0140	0.0203	0.0274	0.0388	0.0478	0.0776	0.1020	0.0138	0.0200	0.0270	0.0382	0.0471	0.0765	0.1005	0.0188	0.0250	0.0320	0.0432	0.0521	0.0815	0.1055			
\$4,000,000	0.0110	0.0162	0.0221	0.0317	0.0394	0.0656	0.0882	0.0108	0.0160	0.0218	0.0312	0.0388	0.0646	0.0869	0.0158	0.0210	0.0268	0.0362	0.0438	0.0696	0.0919			
\$5,000,000	0.0090	0.0134	0.0185	0.0269	0.0337	0.0573	0.0784	0.0089	0.0132	0.0182	0.0265	0.0332	0.0565	0.0773	0.0134	0.0182	0.0232	0.0315	0.0382	0.0615	0.0823			
\$6,000,000	0.0075	0.0114	0.0158	0.0233	0.0296	0.0510	0.0707	0.0074	0.0112	0.0156	0.0230	0.0292	0.0503	0.0697	0.0111	0.0162	0.0206	0.0280	0.0342	0.0553	0.0747			
\$7,000,000	0.0064	0.0097	0.0138	0.0205	0.0261	0.0458	0.0645	0.0063	0.0096	0.0136	0.0202	0.0257	0.0451	0.0636	0.0095	0.0144	0.0186	0.0252	0.0307	0.0501	0.0686			
\$8,000,000	0.0055	0.0085	0.0121	0.0181	0.0235	0.0416	0.0593	0.0054	0.0084	0.0119	0.0178	0.0232	0.0410	0.0584	0.0081	0.0126	0.0169	0.0228	0.0282	0.0460	0.0634			
\$9,000,000	0.0048	0.0074	0.0107	0.0162	0.0212	0.0380	0.0547	0.0047	0.0073	0.0105	0.0160	0.0209	0.0374	0.0539	0.0071	0.0110	0.0155	0.0210	0.0259	0.0424	0.0589			
\$10,000,000	0.0040	0.0065	0.0095	0.0145	0.0192	0.0348	0.0507	0.0039	0.0064	0.0094	0.0143	0.0189	0.0343	0.0500	0.0059	0.0096	0.0141	0.0193	0.0239	0.0393	0.0550			

PENNSYLVANIA
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 4/1/24
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2024 Excess Loss Factors*							2023 Current Excess Loss Factors							Percentage Change						
	A	B	C	D	E	F	G	A	B	C	D	E	F	G	A	B	C	D	E	F	G
\$10,000	0.700	0.748	0.791	0.814	0.842	0.875	0.890	0.695	0.747	0.786	0.813	0.839	0.872	0.891	0.7%	0.1%	0.6%	0.1%	0.4%	0.3%	-0.1%
\$15,000	0.640	0.694	0.742	0.771	0.801	0.842	0.860	0.636	0.694	0.738	0.770	0.799	0.838	0.861	0.6%	0.0%	0.5%	0.1%	0.3%	0.5%	-0.1%
\$20,000	0.592	0.650	0.701	0.735	0.767	0.814	0.835	0.589	0.650	0.698	0.734	0.766	0.810	0.836	0.5%	0.0%	0.4%	0.1%	0.1%	0.5%	-0.1%
\$25,000	0.551	0.612	0.666	0.703	0.738	0.789	0.812	0.550	0.614	0.663	0.703	0.737	0.785	0.814	0.2%	-0.3%	0.5%	0.0%	0.1%	0.5%	-0.2%
\$30,000	0.517	0.580	0.636	0.675	0.711	0.766	0.792	0.516	0.582	0.633	0.676	0.711	0.762	0.794	0.2%	-0.3%	0.5%	-0.1%	0.0%	0.5%	-0.3%
\$35,000	0.486	0.551	0.608	0.650	0.688	0.745	0.773	0.487	0.554	0.607	0.651	0.687	0.741	0.776	-0.2%	-0.5%	0.2%	-0.2%	0.1%	0.5%	-0.4%
\$40,000	0.460	0.525	0.583	0.628	0.666	0.727	0.756	0.460	0.528	0.582	0.629	0.666	0.722	0.759	0.0%	-0.6%	0.2%	-0.2%	0.0%	0.7%	-0.4%
\$50,000	0.414	0.480	0.540	0.587	0.627	0.692	0.725	0.416	0.485	0.540	0.590	0.628	0.688	0.728	-0.5%	-1.0%	0.0%	-0.5%	-0.2%	0.6%	-0.4%
\$75,000	0.329	0.395	0.456	0.508	0.551	0.624	0.662	0.332	0.401	0.457	0.512	0.553	0.620	0.665	-0.9%	-1.5%	-0.2%	-0.8%	-0.4%	0.6%	-0.5%
\$100,000	0.270	0.333	0.393	0.447	0.491	0.569	0.611	0.274	0.339	0.395	0.451	0.494	0.565	0.615	-1.5%	-1.8%	-0.5%	-0.9%	-0.6%	0.7%	-0.7%
\$125,000	0.227	0.286	0.343	0.398	0.443	0.524	0.569	0.233	0.293	0.347	0.403	0.447	0.520	0.573	-2.6%	-2.4%	-1.2%	-1.2%	-0.9%	0.8%	-0.7%
\$150,000	0.195	0.249	0.304	0.358	0.403	0.485	0.532	0.201	0.257	0.309	0.363	0.407	0.481	0.536	-3.0%	-3.1%	-1.6%	-1.4%	-1.0%	0.8%	-0.7%
\$175,000	0.170	0.221	0.272	0.325	0.369	0.451	0.499	0.176	0.229	0.277	0.331	0.373	0.448	0.504	-3.4%	-3.5%	-1.8%	-1.8%	-1.1%	0.7%	-1.0%
\$200,000	0.150	0.198	0.246	0.297	0.339	0.422	0.471	0.156	0.206	0.252	0.303	0.345	0.419	0.475	-3.8%	-3.9%	-2.4%	-2.0%	-1.7%	0.7%	-0.8%
\$225,000	0.134	0.179	0.224	0.273	0.314	0.396	0.445	0.140	0.186	0.230	0.280	0.320	0.393	0.450	-4.3%	-3.8%	-2.6%	-2.5%	-1.9%	0.8%	-1.1%
\$250,000	0.122	0.162	0.205	0.252	0.292	0.373	0.422	0.127	0.169	0.211	0.259	0.299	0.371	0.427	-3.9%	-4.1%	-2.8%	-2.7%	-2.3%	0.5%	-1.2%
\$275,000	0.111	0.149	0.189	0.235	0.273	0.352	0.401	0.116	0.156	0.195	0.241	0.280	0.351	0.406	-4.3%	-4.5%	-3.1%	-2.5%	-2.5%	0.3%	-1.2%
\$300,000	0.103	0.138	0.176	0.219	0.257	0.334	0.382	0.107	0.144	0.181	0.225	0.263	0.333	0.388	-3.7%	-4.2%	-2.8%	-2.7%	-2.3%	0.3%	-1.5%
\$325,000	0.096	0.128	0.164	0.205	0.242	0.318	0.365	0.100	0.134	0.169	0.211	0.248	0.317	0.371	-4.0%	-4.5%	-3.0%	-2.8%	-2.4%	0.3%	-1.6%
\$350,000	0.089	0.120	0.154	0.193	0.228	0.303	0.350	0.093	0.126	0.158	0.199	0.234	0.302	0.356	-4.3%	-4.8%	-2.5%	-3.0%	-2.6%	0.3%	-1.7%
\$375,000	0.084	0.113	0.145	0.183	0.216	0.289	0.336	0.088	0.118	0.149	0.188	0.222	0.288	0.342	-4.5%	-4.2%	-2.7%	-2.7%	-2.7%	0.3%	-1.8%
\$400,000	0.079	0.107	0.137	0.173	0.205	0.277	0.323	0.083	0.112	0.141	0.179	0.211	0.275	0.329	-4.8%	-4.5%	-2.8%	-3.4%	-2.8%	0.7%	-1.8%
\$425,000	0.075	0.102	0.130	0.165	0.196	0.266	0.311	0.079	0.106	0.134	0.170	0.201	0.264	0.317	-5.1%	-4.2%	-3.0%	-2.9%	-2.5%	0.8%	-1.9%
\$450,000	0.071	0.096	0.124	0.157	0.187	0.255	0.300	0.075	0.101	0.128	0.162	0.192	0.253	0.306	-5.3%	-5.0%	-3.1%	-3.1%	-2.6%	0.8%	-2.0%
\$475,000	0.068	0.092	0.118	0.151	0.179	0.246	0.290	0.072	0.097	0.122	0.156	0.184	0.244	0.295	-5.6%	-5.2%	-3.3%	-2.9%	-2.7%	0.8%	-1.7%
\$500,000	0.065	0.088	0.113	0.145	0.172	0.237	0.281	0.069	0.093	0.117	0.149	0.176	0.235	0.285	-5.8%	-5.4%	-3.4%	-2.7%	-2.3%	0.9%	-1.4%
\$600,000	0.056	0.076	0.098	0.125	0.149	0.208	0.249	0.060	0.080	0.101	0.129	0.153	0.206	0.253	-6.7%	-5.0%	-3.0%	-3.1%	-2.6%	1.0%	-1.6%
\$700,000	0.050	0.068	0.087	0.112	0.133	0.187	0.225	0.053	0.071	0.090	0.115	0.136	0.186	0.229	-5.7%	-4.2%	-3.3%	-2.6%	-2.2%	0.5%	-1.7%
\$800,000	0.045	0.061	0.078	0.101	0.121	0.172	0.208	0.048	0.065	0.081	0.105	0.124	0.170	0.211	-6.3%	-6.2%	-3.7%	-3.8%	-2.4%	1.2%	-1.4%
\$900,000	0.041	0.056	0.072	0.093	0.111	0.159	0.194	0.044	0.059	0.075	0.096	0.114	0.158	0.196	-6.8%	-5.1%	-4.0%	-3.1%	-2.6%	0.6%	-1.0%
\$1,000,000	0.0382	0.0520	0.0666	0.0867	0.1030	0.1496	0.1823	0.0410	0.0551	0.0694	0.0898	0.1059	0.1475	0.1845	-6.8%	-5.6%	-4.0%	-3.5%	-2.7%	1.4%	-1.2%
\$2,000,000	0.0240	0.0324	0.0416	0.0555	0.0664	0.1012	0.1278	0.0259	0.0346	0.0434	0.0572	0.0680	0.0989	0.1280	-7.3%	-6.4%	-4.1%	-3.0%	-2.4%	2.3%	-0.2%
\$3,000,000	0.0188	0.0250	0.0320	0.0432	0.0521	0.0815	0.1055	0.0203	0.0267	0.0336	0.0444	0.0530	0.0790	0.1048	-7.4%	-6.4%	-4.8%	-2.7%	-1.7%	3.2%	0.7%
\$4,000,000	0.0158	0.0210	0.0268	0.0362	0.0438	0.0696	0.0919	0.0171	0.0223	0.0279	0.0371	0.0445	0.0673	0.0905	-7.6%	-5.8%	-3.9%	-2.4%	-1.6%	3.4%	1.5%
\$5,000,000	0.0134	0.0182	0.0232	0.0315	0.0382	0.0615	0.0823	0.0149	0.0193	0.0241	0.0322	0.0387	0.0590	0.0803	-9.8%	-5.7%	-3.7%	-2.2%	-1.3%	4.2%	2.5%
\$6,000,000	0.0111	0.0162	0.0206	0.0280	0.0342	0.0553	0.0747	0.0126	0.0172	0.0215	0.0287	0.0345	0.0527	0.0726	-11.9%	-5.8%	-4.2%	-2.4%	-0.9%	4.9%	2.9%
\$7,000,000	0.0097	0.0144	0.0186	0.0252	0.0307	0.0501	0.0686	0.0107	0.0155	0.0193	0.0257	0.0310	0.0479	0.0664	-9.3%	-7.1%	-3.6%	-1.9%	-1.0%	4.6%	3.3%
\$8,000,000	0.0083	0.0126	0.0171	0.0228	0.0282	0.0460	0.0634	0.0093	0.0138	0.0176	0.0233	0.0284	0.0438	0.0611	-10.8%	-8.7%	-3.1%	-2.1%	-0.7%	5.0%	3.8%
\$9,000,000	0.0071	0.0110	0.0155	0.0210	0.0259	0.0424	0.0589	0.0080	0.0122	0.0161	0.0214	0.0261	0.0404	0.0567	-11.3%	-9.8%	-3.7%	-1.9%	-0.8%	5.0%	3.9%
\$10,000,000	0.0059	0.0096	0.0141	0.0193	0.0239	0.0393	0.0550	0.0069	0.0107	0.0150	0.0199	0.0241	0.0374	0.0528	-14.5%	-10.3%	-6.0%	-3.0%	-0.8%	5.1%	4.2%

* Adjusted