

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed 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.

As described in Exhibit 24a, the PCRБ is proposing to reassign classification hazard groups and expand the number of hazard groups to seven (A – G). These seven hazard groups can be combined to form four hazard groups (1 – 4). The following analysis derives excess loss factors consistent with the proposed hazard groups (A – G and 1 – 4).

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 2009 excess loss factors with factors derived using data consistent with the 2008 filing but modified to reflect the revised hazard group assignments. The percentage changes thus show the impact on excess factors as if the new approach had been employed in the 2008 filing as well.

Pages 11 through 17 are comparable to pages 2 through 10 although based on revised hazard groups 1, 2, 3 and 4. Page 18 compares the excess loss factors for hazard groups 1 – 4 with actual excess loss factors for the original hazard groups I – IV, all based on the 2008 filing material.

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

I. *	Injury Type	Average Cost Per Case						
	Fatal	408,704						
	P.T.	2,779,175						
	PP	214,592						
	T.T.	15,885						
II.**	Injury Type	Hazard Group						
		A	B	C	D	E	F	G
	Fatal	331,115	352,054	374,316	397,985	423,152	449,910	478,360
	P.T.	1,917,073	2,146,862	2,404,195	2,692,374	3,015,095	3,376,498	3,781,222
	PP	163,718	179,671	197,178	216,391	237,477	260,616	286,011
	T.T.	14,522	15,003	15,500	16,014	16,544	17,093	17,659

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	2,317,808	0.010	Death	11,517,985	0.009	Death	24,330,514	0.009	Death	14,327,476	0.014
P.T.	7,668,291	0.032	P.T.	43,512,389	0.034	P.T.	93,763,623	0.036	P.T.	48,462,729	0.048
PP	128,191,343	0.527	PP	747,389,263	0.584	PP	1,599,312,194	0.619	PP	628,400,344	0.624
T.T.	73,698,095	0.303	T.T.	339,140,676	0.265	T.T.	594,555,417	0.230	T.T.	231,735,738	0.230
Medical Only	31,293,483	0.129	Medical Only	138,215,823	0.108	Medical Only	273,073,947	0.106	Medical Only	83,325,105	0.083
Total	243,169,020		Total	1,279,776,135		Total	2,585,035,695		Total	1,006,251,392	
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	37,237,381	0.017	Death	24,295,144	0.020	Death	8,610,483	0.029			
P.T.	123,618,880	0.057	P.T.	94,541,952	0.077	P.T.	41,593,437	0.139			
PP	1,448,844,520	0.670	PP	850,391,257	0.695	PP	197,919,581	0.662			
T.T.	430,867,333	0.199	T.T.	199,762,372	0.163	T.T.	36,006,918	0.120			
Medical Only	120,567,954	0.056	Medical Only	54,286,918	0.044	Medical Only	15,053,346	0.050			
Total	2,161,136,068		Total	1,223,277,643		Total	299,183,765				

Excess Loss Factors Calculation
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.03	0.010	0.975	0.010	0.01	0.032	0.995	0.032	0.06	0.527	0.942	0.497	0.69	0.303	0.555	0.168	0.129	0.707	0.986
\$15,000	0.05		0.963	0.010	0.01		0.993	0.032	0.09		0.916	0.483	1.03		0.445	0.135		0.660	
\$20,000	0.06		0.951	0.010	0.01		0.990	0.032	0.12		0.891	0.469	1.38		0.367	0.111		0.622	
\$25,000	0.08		0.940	0.009	0.01		0.988	0.032	0.15		0.867	0.457	1.72		0.308	0.093		0.591	
\$30,000	0.09		0.928	0.009	0.02		0.985	0.032	0.18		0.844	0.445	2.07		0.262	0.079		0.565	
\$35,000	0.11		0.917	0.009	0.02		0.983	0.031	0.21		0.821	0.433	2.41		0.226	0.068		0.541	
\$40,000	0.12		0.906	0.009	0.02		0.980	0.031	0.24		0.800	0.422	2.75		0.196	0.059		0.521	
\$50,000	0.15		0.884	0.009	0.03		0.975	0.031	0.31		0.760	0.400	3.44		0.151	0.046		0.486	
\$75,000	0.23		0.832	0.008	0.04		0.963	0.031	0.46		0.670	0.353	5.16		0.080	0.024		0.416	
\$100,000	0.30		0.783	0.008	0.05		0.951	0.030	0.61		0.594	0.313	6.89		0.041	0.012		0.363	
\$125,000	0.38		0.737	0.007	0.07		0.939	0.030	0.76		0.528	0.278	8.61		0.021	0.006		0.321	
\$150,000	0.45		0.695	0.007	0.08		0.927	0.030	0.92		0.472	0.249	10.33		0.012	0.004		0.290	
\$175,000	0.53		0.656	0.007	0.09		0.916	0.029	1.07		0.423	0.223	12.05		0.009	0.003		0.262	
\$200,000	0.60		0.619	0.006	0.10		0.904	0.029	1.22		0.381	0.201	13.77		0.006	0.002		0.238	
\$225,000	0.68		0.585	0.006	0.12		0.893	0.029	1.37		0.345	0.182	15.49		0.005	0.001		0.218	
\$250,000	0.76		0.552	0.006	0.13		0.882	0.028	1.53		0.314	0.165	17.22		0.004	0.001		0.200	
\$275,000	0.83		0.523	0.005	0.14		0.872	0.028	1.68		0.287	0.151	18.94		0.003	0.001		0.185	
\$300,000	0.91		0.495	0.005	0.16		0.861	0.028	1.83		0.263	0.139	20.66		0.003	0.001		0.173	
\$325,000	0.98		0.469	0.005	0.17		0.851	0.027	1.99		0.243	0.128	22.38		0.002	0.001		0.161	
\$350,000	1.06		0.445	0.004	0.18		0.841	0.027	2.14		0.225	0.118	24.10		0.002	0.001		0.150	
\$375,000	1.13		0.423	0.004	0.20		0.830	0.027	2.29		0.209	0.110	25.82		0.002	0.000		0.141	
\$400,000	1.21		0.401	0.004	0.21		0.820	0.026	2.44		0.194	0.102	27.54		0.001	0.000		0.132	
\$425,000	1.28		0.381	0.004	0.22		0.810	0.026	2.60		0.182	0.096	29.27		0.001	0.000		0.126	
\$450,000	1.36		0.363	0.004	0.23		0.801	0.026	2.75		0.171	0.090	30.99		0.002	0.001		0.121	
\$475,000	1.43		0.347	0.003	0.25		0.791	0.025	2.90		0.161	0.085	32.71		0.001	0.000		0.113	
\$500,000	1.51		0.333	0.003	0.26		0.782	0.025	3.05		0.152	0.080	34.43		0.001	0.000		0.108	
\$600,000	1.81		0.286	0.003	0.31		0.745	0.024	3.66		0.124	0.066	41.32		0.000	0.000		0.093	
\$700,000	2.11		0.251	0.003	0.37		0.709	0.023	4.28		0.105	0.055	48.20		0.000	0.000		0.081	
\$800,000	2.42		0.225	0.002	0.42		0.676	0.022	4.89		0.091	0.048	55.09		0.000	0.000		0.072	
\$900,000	2.72		0.204	0.002	0.47		0.645	0.021	5.50		0.080	0.042	61.98		0.000	0.000		0.065	
\$1,000,000	3.02		0.1864	0.0019	0.52		0.615	0.0197	6.11		0.071	0.0375	68.86		0.000	0.0000		0.0591	
\$2,000,000	6.04		0.1037	0.0010	1.04		0.404	0.0129	12.22		0.034	0.0178	137.72		0.000	0.0000		0.0317	
\$3,000,000	9.06		0.0732	0.0007	1.56		0.287	0.0092	18.32		0.022	0.0116	206.59		0.000	0.0000		0.0215	
\$4,000,000	12.08		0.0570	0.0006	2.09		0.217	0.0069	24.43		0.016	0.0086	275.45		0.000	0.0000		0.0161	
\$5,000,000	15.10		0.0468	0.0005	2.61		0.173	0.0055	30.54		0.013	0.0069	344.31		0.000	0.0000		0.0129	
\$6,000,000	18.12		0.0398	0.0004	3.13		0.144	0.0046	36.65		0.011	0.0058	413.17		0.000	0.0000		0.0108	
\$7,000,000	21.14		0.0346	0.0003	3.65		0.125	0.0040	42.76		0.010	0.0050	482.03		0.000	0.0000		0.0093	
\$8,000,000	24.16		0.0306	0.0003	4.17		0.111	0.0036	48.86		0.008	0.0045	550.90		0.000	0.0000		0.0084	
\$9,000,000	27.18		0.0274	0.0003	4.69		0.102	0.0032	54.97		0.008	0.0041	619.76		0.000	0.0000		0.0076	
\$10,000,000	30.20		0.0249	0.0002	5.22		0.094	0.0030	61.08		0.007	0.0038	688.62		0.000	0.0000		0.0070	
Death Average Cost Per Case				\$331,115				Target Cost Ratio								0.9858			
P.T. Average Cost Per Case				\$1,917,073				Loss Adjustment Expense								1.000			
P.P Average Cost Per Case				\$163,718				Assessment Factor								1.000			
T.T. Average Cost Per Case				\$14,522															

Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.03	0.009	0.976	0.009	0.00	0.034	0.996	0.034	0.06	0.584	0.947	0.553	0.67	0.265	0.564	0.149	0.108	0.745	0.986
\$15,000	0.04		0.965	0.009	0.01		0.993	0.034	0.08		0.923	0.539	1.00		0.454	0.120		0.702	
\$20,000	0.06		0.954	0.009	0.01		0.991	0.034	0.11		0.900	0.525	1.33		0.375	0.099		0.667	
\$25,000	0.07		0.943	0.008	0.01		0.989	0.034	0.14		0.877	0.512	1.67		0.316	0.084		0.638	
\$30,000	0.09		0.932	0.008	0.01		0.987	0.034	0.17		0.856	0.500	2.00		0.270	0.072		0.614	
\$35,000	0.10		0.922	0.008	0.02		0.984	0.033	0.19		0.835	0.488	2.33		0.233	0.062		0.591	
\$40,000	0.11		0.911	0.008	0.02		0.982	0.033	0.22		0.815	0.476	2.67		0.203	0.054		0.571	
\$50,000	0.14		0.890	0.008	0.02		0.978	0.033	0.28		0.777	0.454	3.33		0.157	0.042		0.537	
\$75,000	0.21		0.841	0.008	0.03		0.967	0.033	0.42		0.693	0.405	5.00		0.085	0.023		0.469	
\$100,000	0.28		0.794	0.007	0.05		0.956	0.033	0.56		0.620	0.362	6.67		0.045	0.012		0.414	
\$125,000	0.36		0.751	0.007	0.06		0.945	0.032	0.70		0.556	0.325	8.33		0.024	0.006		0.370	
\$150,000	0.43		0.710	0.006	0.07		0.935	0.032	0.83		0.501	0.292	10.00		0.014	0.004		0.334	
\$175,000	0.50		0.672	0.006	0.08		0.924	0.031	0.97		0.452	0.264	11.66		0.009	0.002		0.303	
\$200,000	0.57		0.636	0.006	0.09		0.914	0.031	1.11		0.410	0.239	13.33		0.007	0.002		0.278	
\$225,000	0.64		0.603	0.005	0.10		0.904	0.031	1.25		0.373	0.218	15.00		0.005	0.001		0.255	
\$250,000	0.71		0.571	0.005	0.12		0.894	0.030	1.39		0.341	0.199	16.66		0.004	0.001		0.235	
\$275,000	0.78		0.542	0.005	0.13		0.884	0.030	1.53		0.313	0.183	18.33		0.003	0.001		0.219	
\$300,000	0.85		0.514	0.005	0.14		0.875	0.030	1.67		0.289	0.169	20.00		0.003	0.001		0.205	
\$325,000	0.92		0.489	0.004	0.15		0.865	0.029	1.81		0.267	0.156	21.66		0.002	0.001		0.190	
\$350,000	0.99		0.465	0.004	0.16		0.856	0.029	1.95		0.248	0.145	23.33		0.002	0.001		0.179	
\$375,000	1.07		0.443	0.004	0.17		0.847	0.029	2.09		0.230	0.135	24.99		0.002	0.000		0.168	
\$400,000	1.14		0.422	0.004	0.19		0.838	0.028	2.23		0.215	0.126	26.66		0.002	0.000		0.158	
\$425,000	1.21		0.401	0.004	0.20		0.829	0.028	2.37		0.201	0.118	28.33		0.001	0.000		0.150	
\$450,000	1.28		0.382	0.003	0.21		0.820	0.028	2.50		0.189	0.110	29.99		0.001	0.000		0.141	
\$475,000	1.35		0.366	0.003	0.22		0.811	0.028	2.64		0.178	0.104	31.66		0.001	0.000		0.135	
\$500,000	1.42		0.350	0.003	0.23		0.802	0.027	2.78		0.168	0.098	33.33		0.001	0.000		0.128	
\$600,000	1.70		0.301	0.003	0.28		0.768	0.026	3.34		0.138	0.080	39.99		0.000	0.000		0.109	
\$700,000	1.99		0.265	0.002	0.33		0.736	0.025	3.90		0.116	0.068	46.66		0.000	0.000		0.095	
\$800,000	2.27		0.237	0.002	0.37		0.704	0.024	4.45		0.101	0.059	53.32		0.000	0.000		0.085	
\$900,000	2.56		0.214	0.002	0.42		0.675	0.023	5.01		0.088	0.052	59.99		0.000	0.000		0.077	
\$1,000,000	2.84		0.1963	0.0018	0.47		0.647	0.0220	5.57		0.079	0.0460	66.65		0.000	0.0000		0.0698	
\$2,000,000	5.68		0.1093	0.0010	0.93		0.439	0.0149	11.13		0.037	0.0218	133.31		0.000	0.0000		0.0377	
\$3,000,000	8.52		0.0772	0.0007	1.40		0.318	0.0108	16.70		0.024	0.0142	199.96		0.000	0.0000		0.0257	
\$4,000,000	11.36		0.0602	0.0005	1.86		0.243	0.0083	22.26		0.018	0.0105	266.61		0.000	0.0000		0.0193	
\$5,000,000	14.20		0.0494	0.0004	2.33		0.194	0.0066	27.83		0.014	0.0084	333.27		0.000	0.0000		0.0154	
\$6,000,000	17.04		0.0420	0.0004	2.79		0.161	0.0055	33.39		0.012	0.0070	399.92		0.000	0.0000		0.0129	
\$7,000,000	19.88		0.0366	0.0003	3.26		0.138	0.0047	38.96		0.010	0.0061	466.57		0.000	0.0000		0.0111	
\$8,000,000	22.72		0.0324	0.0003	3.73		0.122	0.0042	44.53		0.009	0.0054	533.23		0.000	0.0000		0.0099	
\$9,000,000	25.56		0.0291	0.0003	4.19		0.111	0.0038	50.09		0.008	0.0048	599.88		0.000	0.0000		0.0089	
\$10,000,000	28.40		0.0263	0.0002	4.66		0.102	0.0035	55.66		0.008	0.0045	666.53		0.000	0.0000		0.0082	
Death Average Cost Per Case				\$352.054				Target Cost Ratio								0.9858			
P.T. Average Cost Per Case				\$2,146,862				Loss Adjustment Expense								1.000			
P.P Average Cost Per Case				\$179.671				Assessment Factor								1.000			
T.T. Average Cost Per Case				\$15,003															

Excess Loss Factors Calculation
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.03	0.009	0.978	0.009	0.00	0.036	0.996	0.036	0.05	0.619	0.952	0.589	0.65	0.230	0.572	0.132	0.106	0.766	0.986
\$15,000	0.04		0.967	0.009	0.01		0.994	0.036	0.08		0.929	0.575	0.97		0.463	0.106		0.726	
\$20,000	0.05		0.956	0.009	0.01		0.992	0.036	0.10		0.908	0.562	1.29		0.384	0.088		0.695	
\$25,000	0.07		0.946	0.009	0.01		0.990	0.036	0.13		0.887	0.549	1.61		0.325	0.075		0.669	
\$30,000	0.08		0.936	0.008	0.01		0.988	0.036	0.15		0.867	0.537	1.94		0.278	0.064		0.645	
\$35,000	0.09		0.926	0.008	0.01		0.986	0.036	0.18		0.848	0.525	2.26		0.241	0.055		0.624	
\$40,000	0.11		0.916	0.008	0.02		0.984	0.035	0.20		0.829	0.513	2.58		0.211	0.048		0.604	
\$50,000	0.13		0.897	0.008	0.02		0.980	0.035	0.25		0.794	0.491	3.23		0.164	0.038		0.572	
\$75,000	0.20		0.850	0.008	0.03		0.970	0.035	0.38		0.714	0.442	4.84		0.090	0.021		0.506	
\$100,000	0.27		0.805	0.007	0.04		0.961	0.035	0.51		0.645	0.399	6.45		0.049	0.011		0.452	
\$125,000	0.33		0.763	0.007	0.05		0.951	0.034	0.63		0.583	0.361	8.06		0.026	0.006		0.408	
\$150,000	0.40		0.724	0.007	0.06		0.942	0.034	0.76		0.529	0.328	9.68		0.015	0.003		0.372	
\$175,000	0.47		0.687	0.006	0.07		0.932	0.034	0.89		0.482	0.298	11.29		0.010	0.002		0.340	
\$200,000	0.53		0.653	0.006	0.08		0.923	0.033	1.01		0.439	0.272	12.90		0.007	0.002		0.313	
\$225,000	0.60		0.621	0.006	0.09		0.914	0.033	1.14		0.402	0.249	14.52		0.006	0.001		0.289	
\$250,000	0.67		0.590	0.005	0.10		0.905	0.033	1.27		0.369	0.229	16.13		0.004	0.001		0.268	
\$275,000	0.73		0.561	0.005	0.11		0.896	0.032	1.39		0.341	0.211	17.74		0.004	0.001		0.249	
\$300,000	0.80		0.534	0.005	0.12		0.887	0.032	1.52		0.315	0.195	19.35		0.003	0.001		0.233	
\$325,000	0.87		0.508	0.005	0.14		0.878	0.032	1.65		0.292	0.181	20.97		0.003	0.001		0.219	
\$350,000	0.94		0.485	0.004	0.15		0.870	0.031	1.78		0.272	0.168	22.58		0.002	0.001		0.204	
\$375,000	1.00		0.463	0.004	0.16		0.862	0.031	1.90		0.254	0.157	24.19		0.002	0.000		0.192	
\$400,000	1.07		0.442	0.004	0.17		0.853	0.031	2.03		0.237	0.147	25.81		0.002	0.000		0.182	
\$425,000	1.14		0.422	0.004	0.18		0.845	0.030	2.16		0.223	0.138	27.42		0.001	0.000		0.172	
\$450,000	1.20		0.402	0.004	0.19		0.837	0.030	2.28		0.210	0.130	29.03		0.001	0.000		0.164	
\$475,000	1.27		0.385	0.003	0.20		0.829	0.030	2.41		0.197	0.122	30.64		0.001	0.000		0.155	
\$500,000	1.34		0.369	0.003	0.21		0.821	0.030	2.54		0.186	0.115	32.26		0.001	0.000		0.148	
\$600,000	1.60		0.317	0.003	0.25		0.790	0.028	3.04		0.153	0.094	38.71		0.000	0.000		0.125	
\$700,000	1.87		0.279	0.003	0.29		0.760	0.027	3.55		0.129	0.080	45.16		0.000	0.000		0.110	
\$800,000	2.14		0.249	0.002	0.33		0.731	0.026	4.06		0.111	0.069	51.61		0.000	0.000		0.097	
\$900,000	2.40		0.226	0.002	0.37		0.703	0.025	4.56		0.098	0.061	58.06		0.000	0.000		0.088	
\$1,000,000	2.67		0.2067	0.0019	0.42		0.677	0.0244	5.07		0.087	0.0540	64.52		0.000	0.0000		0.0803	
\$2,000,000	5.34		0.1151	0.0010	0.83		0.474	0.0171	10.14		0.041	0.0255	129.03		0.000	0.0000		0.0436	
\$3,000,000	8.01		0.0814	0.0007	1.25		0.350	0.0126	15.21		0.027	0.0166	193.55		0.000	0.0000		0.0299	
\$4,000,000	10.69		0.0635	0.0006	1.66		0.271	0.0098	20.29		0.020	0.0123	258.06		0.000	0.0000		0.0227	
\$5,000,000	13.36		0.0522	0.0005	2.08		0.218	0.0078	25.36		0.016	0.0098	322.58		0.000	0.0000		0.0181	
\$6,000,000	16.03		0.0444	0.0004	2.50		0.181	0.0065	30.43		0.013	0.0081	387.09		0.000	0.0000		0.0150	
\$7,000,000	18.70		0.0387	0.0003	2.91		0.155	0.0056	35.50		0.011	0.0070	451.61		0.000	0.0000		0.0129	
\$8,000,000	21.37		0.0343	0.0003	3.33		0.136	0.0049	40.57		0.010	0.0062	516.12		0.000	0.0000		0.0114	
\$9,000,000	24.04		0.0308	0.0003	3.74		0.122	0.0044	45.64		0.009	0.0056	580.64		0.000	0.0000		0.0103	
\$10,000,000	26.72		0.0279	0.0003	4.16		0.111	0.0040	50.72		0.008	0.0051	645.15		0.000	0.0000		0.0094	
Death Average Cost Per Case				\$374,316				Target Cost Ratio								0.9858			
P.T. Average Cost Per Case				\$2,404,195				Loss Adjustment Expense								1.000			
P.P Average Cost Per Case				\$197,178				Assessment Factor								1.000			
T.T. Average Cost Per Case				\$15,500															

Excess Loss Factors Calculation
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.03	0.014	0.979	0.014	0.00	0.048	0.996	0.048	0.05	0.624	0.956	0.596	0.62	0.230	0.581	0.134	0.083	0.792	0.986
\$15,000	0.04		0.969	0.014	0.01		0.995	0.048	0.07		0.935	0.584	0.94		0.472	0.109		0.755	
\$20,000	0.05		0.959	0.013	0.01		0.993	0.048	0.09		0.915	0.571	1.25		0.393	0.090		0.722	
\$25,000	0.06		0.949	0.013	0.01		0.991	0.048	0.12		0.896	0.559	1.56		0.333	0.077		0.697	
\$30,000	0.08		0.940	0.013	0.01		0.989	0.047	0.14		0.878	0.548	1.87		0.286	0.066		0.674	
\$35,000	0.09		0.930	0.013	0.01		0.988	0.047	0.16		0.860	0.536	2.19		0.249	0.057		0.653	
\$40,000	0.10		0.921	0.013	0.01		0.986	0.047	0.18		0.842	0.526	2.50		0.218	0.050		0.636	
\$50,000	0.13		0.902	0.013	0.02		0.982	0.047	0.23		0.809	0.505	3.12		0.170	0.039		0.604	
\$75,000	0.19		0.858	0.012	0.03		0.974	0.047	0.35		0.734	0.458	4.68		0.096	0.022		0.539	
\$100,000	0.25		0.815	0.011	0.04		0.965	0.046	0.46		0.668	0.417	6.24		0.053	0.012		0.486	
\$125,000	0.31		0.775	0.011	0.05		0.956	0.046	0.58		0.610	0.380	7.81		0.029	0.007		0.444	
\$150,000	0.38		0.738	0.010	0.06		0.948	0.045	0.69		0.557	0.348	9.37		0.017	0.004		0.407	
\$175,000	0.44		0.702	0.010	0.06		0.939	0.045	0.81		0.511	0.319	10.93		0.011	0.002		0.376	
\$200,000	0.50		0.669	0.009	0.07		0.931	0.045	0.92		0.469	0.293	12.49		0.008	0.002		0.349	
\$225,000	0.57		0.638	0.009	0.08		0.922	0.044	1.04		0.431	0.269	14.05		0.006	0.001		0.323	
\$250,000	0.63		0.608	0.009	0.09		0.914	0.044	1.16		0.398	0.249	15.61		0.005	0.001		0.303	
\$275,000	0.69		0.580	0.008	0.10		0.906	0.044	1.27		0.369	0.230	17.17		0.004	0.001		0.283	
\$300,000	0.75		0.553	0.008	0.11		0.898	0.043	1.39		0.342	0.214	18.73		0.003	0.001		0.266	
\$325,000	0.82		0.528	0.007	0.12		0.890	0.043	1.50		0.319	0.199	20.29		0.003	0.001		0.250	
\$350,000	0.88		0.504	0.007	0.13		0.883	0.042	1.62		0.298	0.186	21.86		0.002	0.001		0.236	
\$375,000	0.94		0.482	0.007	0.14		0.875	0.042	1.73		0.278	0.174	23.42		0.002	0.000		0.223	
\$400,000	1.01		0.462	0.006	0.15		0.868	0.042	1.85		0.261	0.163	24.98		0.002	0.000		0.211	
\$425,000	1.07		0.442	0.006	0.16		0.860	0.041	1.96		0.246	0.153	26.54		0.002	0.000		0.200	
\$450,000	1.13		0.423	0.006	0.17		0.853	0.041	2.08		0.231	0.144	28.10		0.001	0.000		0.191	
\$475,000	1.19		0.405	0.006	0.18		0.846	0.041	2.20		0.218	0.136	29.66		0.001	0.000		0.183	
\$500,000	1.26		0.388	0.005	0.19		0.838	0.040	2.31		0.207	0.129	31.22		0.002	0.001		0.175	
\$600,000	1.51		0.333	0.005	0.22		0.810	0.039	2.77		0.169	0.105	37.47		0.000	0.000		0.149	
\$700,000	1.76		0.293	0.004	0.26		0.782	0.038	3.23		0.143	0.089	43.71		0.000	0.000		0.131	
\$800,000	2.01		0.262	0.004	0.30		0.756	0.036	3.70		0.123	0.077	49.96		0.000	0.000		0.117	
\$900,000	2.26		0.238	0.003	0.33		0.730	0.035	4.16		0.108	0.068	56.20		0.000	0.000		0.106	
\$1,000,000	2.51		0.2176	0.0030	0.37		0.705	0.0339	4.62		0.097	0.0602	62.45		0.000	0.0000		0.0971	
\$2,000,000	5.03		0.1213	0.0017	0.74		0.509	0.0244	9.24		0.046	0.0284	124.89		0.000	0.0000		0.0545	
\$3,000,000	7.54		0.0858	0.0012	1.11		0.384	0.0184	13.86		0.030	0.0185	187.34		0.000	0.0000		0.0381	
\$4,000,000	10.05		0.0669	0.0009	1.49		0.301	0.0144	18.49		0.022	0.0137	249.78		0.000	0.0000		0.0290	
\$5,000,000	12.56		0.0551	0.0008	1.86		0.244	0.0117	23.11		0.017	0.0108	312.23		0.000	0.0000		0.0233	
\$6,000,000	15.08		0.0469	0.0007	2.23		0.203	0.0097	27.73		0.014	0.0090	374.68		0.000	0.0000		0.0194	
\$7,000,000	17.59		0.0409	0.0006	2.60		0.173	0.0083	32.35		0.012	0.0077	437.12		0.000	0.0000		0.0166	
\$8,000,000	20.10		0.0362	0.0005	2.97		0.152	0.0073	36.97		0.011	0.0068	499.57		0.000	0.0000		0.0146	
\$9,000,000	22.61		0.0325	0.0005	3.34		0.135	0.0065	41.59		0.010	0.0061	562.02		0.000	0.0000		0.0131	
\$10,000,000	25.13		0.0295	0.0004	3.71		0.123	0.0059	46.21		0.009	0.0055	624.46		0.000	0.0000		0.0118	
Death Average Cost Per Case				\$397,985				Target Cost Ratio									0.9858		
P.T. Average Cost Per Case				\$2,692,374				Loss Adjustment Expense									1.000		
P.P Average Cost Per Case				\$216,391				Assessment Factor									1.000		
T.T. Average Cost Per Case				\$16,014															

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.017	0.980	0.017	0.00	0.057	0.997	0.057	0.04	0.670	0.960	0.643	0.60	0.199	0.589	0.117	0.056	0.834	0.986
\$15,000	0.04		0.971	0.016	0.00		0.995	0.057	0.06		0.941	0.630	0.91		0.481	0.096		0.799	
\$20,000	0.05		0.961	0.016	0.01		0.994	0.057	0.08		0.922	0.618	1.21		0.402	0.080		0.771	
\$25,000	0.06		0.952	0.016	0.01		0.992	0.057	0.11		0.905	0.606	1.51		0.342	0.068		0.747	
\$30,000	0.07		0.943	0.016	0.01		0.991	0.056	0.13		0.887	0.595	1.81		0.294	0.059		0.726	
\$35,000	0.08		0.934	0.016	0.01		0.989	0.056	0.15		0.871	0.583	2.12		0.256	0.051		0.706	
\$40,000	0.09		0.925	0.016	0.01		0.987	0.056	0.17		0.855	0.573	2.42		0.225	0.045		0.690	
\$50,000	0.12		0.908	0.015	0.02		0.984	0.056	0.21		0.824	0.552	3.02		0.177	0.035		0.658	
\$75,000	0.18		0.866	0.015	0.02		0.976	0.056	0.32		0.753	0.505	4.53		0.101	0.020		0.596	
\$100,000	0.24		0.825	0.014	0.03		0.969	0.055	0.42		0.691	0.463	6.04		0.057	0.011		0.543	
\$125,000	0.30		0.787	0.013	0.04		0.961	0.055	0.53		0.635	0.425	7.56		0.032	0.006		0.499	
\$150,000	0.35		0.751	0.013	0.05		0.953	0.054	0.63		0.584	0.392	9.07		0.018	0.004		0.463	
\$175,000	0.41		0.717	0.012	0.06		0.946	0.054	0.74		0.539	0.361	10.58		0.012	0.002		0.429	
\$200,000	0.47		0.685	0.012	0.07		0.938	0.053	0.84		0.498	0.334	12.09		0.008	0.002		0.401	
\$225,000	0.53		0.654	0.011	0.07		0.930	0.053	0.95		0.461	0.309	13.60		0.007	0.001		0.374	
\$250,000	0.59		0.625	0.011	0.08		0.923	0.053	1.05		0.428	0.286	15.11		0.005	0.001		0.351	
\$275,000	0.65		0.598	0.010	0.09		0.916	0.052	1.16		0.398	0.266	16.62		0.004	0.001		0.329	
\$300,000	0.71		0.572	0.010	0.10		0.909	0.052	1.26		0.371	0.248	18.13		0.003	0.001		0.311	
\$325,000	0.77		0.547	0.009	0.11		0.901	0.051	1.37		0.346	0.232	19.64		0.003	0.001		0.293	
\$350,000	0.83		0.524	0.009	0.12		0.894	0.051	1.47		0.324	0.217	21.16		0.003	0.001		0.278	
\$375,000	0.89		0.502	0.009	0.12		0.887	0.051	1.58		0.304	0.204	22.67		0.002	0.000		0.264	
\$400,000	0.95		0.481	0.008	0.13		0.881	0.050	1.68		0.286	0.192	24.18		0.002	0.000		0.250	
\$425,000	1.00		0.462	0.008	0.14		0.874	0.050	1.79		0.270	0.181	25.69		0.002	0.000		0.239	
\$450,000	1.06		0.443	0.008	0.15		0.867	0.049	1.89		0.255	0.171	27.20		0.002	0.000		0.228	
\$475,000	1.12		0.426	0.007	0.16		0.860	0.049	2.00		0.241	0.161	28.71		0.001	0.000		0.217	
\$500,000	1.18		0.408	0.007	0.17		0.854	0.049	2.11		0.228	0.153	30.22		0.001	0.000		0.209	
\$600,000	1.42		0.351	0.006	0.20		0.828	0.047	2.53		0.187	0.125	36.27		0.000	0.000		0.178	
\$700,000	1.65		0.309	0.005	0.23		0.803	0.046	2.95		0.158	0.106	42.31		0.000	0.000		0.157	
\$800,000	1.89		0.276	0.005	0.27		0.778	0.044	3.37		0.136	0.091	48.35		0.000	0.000		0.140	
\$900,000	2.13		0.250	0.004	0.30		0.755	0.043	3.79		0.120	0.080	54.40		0.000	0.000		0.127	
\$1,000,000	2.36		0.2291	0.0039	0.33		0.732	0.0417	4.21		0.107	0.0716	60.44		0.000	0.0000		0.1172	
\$2,000,000	4.73		0.1278	0.0022	0.66		0.544	0.0310	8.42		0.050	0.0337	120.89		0.000	0.0000		0.0669	
\$3,000,000	7.09		0.0904	0.0015	0.99		0.418	0.0239	12.63		0.033	0.0219	181.33		0.000	0.0000		0.0473	
\$4,000,000	9.45		0.0706	0.0012	1.33		0.333	0.0190	16.84		0.024	0.0162	241.77		0.000	0.0000		0.0364	
\$5,000,000	11.82		0.0581	0.0010	1.66		0.272	0.0155	21.05		0.019	0.0128	302.22		0.000	0.0000		0.0293	
\$6,000,000	14.18		0.0495	0.0008	1.99		0.228	0.0130	25.27		0.016	0.0106	362.66		0.000	0.0000		0.0244	
\$7,000,000	16.54		0.0432	0.0007	2.32		0.195	0.0111	29.48		0.014	0.0091	423.10		0.000	0.0000		0.0209	
\$8,000,000	18.91		0.0383	0.0007	2.65		0.170	0.0097	33.69		0.012	0.0080	483.55		0.000	0.0000		0.0184	
\$9,000,000	21.27		0.0344	0.0006	2.98		0.151	0.0086	37.90		0.011	0.0071	543.99		0.000	0.0000		0.0163	
\$10,000,000	23.63		0.0313	0.0005	3.32		0.136	0.0078	42.11		0.010	0.0065	604.43		0.000	0.0000		0.0148	
Death Average Cost Per Case				\$423,152				Target Cost Ratio									0.9858		
P.T. Average Cost Per Case				\$3,015,095				Loss Adjustment Expense									1.000		
P.P Average Cost Per Case				\$237,477				Assessment Factor									1.000		
T.T. Average Cost Per Case				\$16,544															

Excess Loss Factors Calculation
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.020	0.981	0.020	0.00	0.077	0.997	0.077	0.04	0.695	0.963	0.669	0.59	0.163	0.598	0.097	0.044	0.863	0.986
\$15,000	0.03		0.972	0.019	0.00		0.996	0.077	0.06		0.946	0.657	0.88		0.490	0.080		0.833	
\$20,000	0.04		0.963	0.019	0.01		0.994	0.077	0.08		0.929	0.645	1.17		0.411	0.067		0.808	
\$25,000	0.06		0.955	0.019	0.01		0.993	0.076	0.10		0.912	0.634	1.46		0.350	0.057		0.786	
\$30,000	0.07		0.946	0.019	0.01		0.992	0.076	0.12		0.896	0.623	1.76		0.303	0.049		0.767	
\$35,000	0.08		0.938	0.019	0.01		0.990	0.076	0.13		0.881	0.612	2.05		0.264	0.043		0.750	
\$40,000	0.09		0.929	0.019	0.01		0.989	0.076	0.15		0.866	0.602	2.34		0.233	0.038		0.735	
\$50,000	0.11		0.913	0.018	0.01		0.986	0.076	0.19		0.837	0.582	2.93		0.184	0.030		0.706	
\$75,000	0.17		0.873	0.017	0.02		0.979	0.075	0.29		0.771	0.536	4.39		0.107	0.017		0.645	
\$100,000	0.22		0.835	0.017	0.03		0.972	0.075	0.38		0.712	0.495	5.85		0.062	0.010		0.597	
\$125,000	0.28		0.798	0.016	0.04		0.965	0.074	0.48		0.659	0.458	7.31		0.035	0.006		0.554	
\$150,000	0.33		0.764	0.015	0.04		0.958	0.074	0.58		0.611	0.424	8.78		0.020	0.003		0.516	
\$175,000	0.39		0.731	0.015	0.05		0.951	0.073	0.67		0.567	0.394	10.24		0.013	0.002		0.484	
\$200,000	0.44		0.700	0.014	0.06		0.944	0.073	0.77		0.527	0.366	11.70		0.009	0.001		0.454	
\$225,000	0.50		0.670	0.013	0.07		0.938	0.072	0.86		0.490	0.341	13.16		0.007	0.001		0.427	
\$250,000	0.56		0.642	0.013	0.07		0.931	0.072	0.96		0.457	0.318	14.63		0.006	0.001		0.404	
\$275,000	0.61		0.616	0.012	0.08		0.924	0.071	1.06		0.427	0.297	16.09		0.004	0.001		0.381	
\$300,000	0.67		0.590	0.012	0.09		0.918	0.071	1.15		0.399	0.278	17.55		0.004	0.001		0.362	
\$325,000	0.72		0.566	0.011	0.10		0.911	0.070	1.25		0.375	0.260	19.01		0.003	0.001		0.342	
\$350,000	0.78		0.543	0.011	0.10		0.905	0.070	1.34		0.352	0.245	20.48		0.003	0.000		0.326	
\$375,000	0.83		0.521	0.010	0.11		0.899	0.069	1.44		0.331	0.230	21.94		0.002	0.000		0.309	
\$400,000	0.89		0.501	0.010	0.12		0.892	0.069	1.53		0.313	0.217	23.40		0.002	0.000		0.296	
\$425,000	0.94		0.482	0.010	0.13		0.886	0.068	1.63		0.295	0.205	24.86		0.002	0.000		0.283	
\$450,000	1.00		0.463	0.009	0.13		0.880	0.068	1.73		0.279	0.194	26.33		0.002	0.000		0.271	
\$475,000	1.06		0.446	0.009	0.14		0.874	0.067	1.82		0.265	0.184	27.79		0.001	0.000		0.260	
\$500,000	1.11		0.429	0.009	0.15		0.868	0.067	1.92		0.252	0.175	29.25		0.001	0.000		0.251	
\$600,000	1.33		0.369	0.007	0.18		0.845	0.065	2.30		0.208	0.145	35.10		0.000	0.000		0.217	
\$700,000	1.56		0.325	0.006	0.21		0.821	0.063	2.69		0.175	0.122	40.95		0.000	0.000		0.191	
\$800,000	1.78		0.291	0.006	0.24		0.799	0.062	3.07		0.151	0.105	46.80		0.000	0.000		0.173	
\$900,000	2.00		0.263	0.005	0.27		0.777	0.060	3.45		0.133	0.092	52.65		0.000	0.000		0.157	
\$1,000,000	2.22		0.2411	0.0048	0.30		0.756	0.0582	3.84		0.118	0.0822	58.50		0.000	0.0000		0.1452	
\$2,000,000	4.45		0.1346	0.0027	0.59		0.578	0.0445	7.67		0.056	0.0387	117.01		0.000	0.0000		0.0859	
\$3,000,000	6.67		0.0953	0.0019	0.89		0.454	0.0349	11.51		0.036	0.0251	175.51		0.000	0.0000		0.0619	
\$4,000,000	8.89		0.0744	0.0015	1.18		0.366	0.0282	15.35		0.027	0.0185	234.02		0.000	0.0000		0.0482	
\$5,000,000	11.11		0.0613	0.0012	1.48		0.302	0.0232	19.19		0.021	0.0146	292.52		0.000	0.0000		0.0390	
\$6,000,000	13.34		0.0523	0.0010	1.78		0.254	0.0196	23.02		0.017	0.0121	351.03		0.000	0.0000		0.0327	
\$7,000,000	15.56		0.0456	0.0009	2.07		0.218	0.0168	26.86		0.015	0.0104	409.53		0.000	0.0000		0.0281	
\$8,000,000	17.78		0.0405	0.0008	2.37		0.191	0.0147	30.70		0.013	0.0091	468.04		0.000	0.0000		0.0246	
\$9,000,000	20.00		0.0364	0.0007	2.67		0.169	0.0130	34.53		0.012	0.0081	526.54		0.000	0.0000		0.0218	
\$10,000,000	22.23		0.0331	0.0007	2.96		0.152	0.0117	38.37		0.011	0.0073	585.05		0.000	0.0000		0.0197	
Death Average Cost Per Case				\$449,910				Target Cost Ratio									0.9858		
P.T. Average Cost Per Case				\$3,376,498				Loss Adjustment Expense									1.000		
P.P Average Cost Per Case				\$260,616				Assessment Factor									1.000		
T.T. Average Cost Per Case				\$17,093															

Excess Loss Factors Calculation
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.029	0.982	0.028	0.00	0.139	0.997	0.139	0.03	0.662	0.966	0.640	0.57	0.120	0.606	0.073	0.050	0.880	0.986
\$15,000	0.03		0.974	0.028	0.00		0.996	0.138	0.05		0.950	0.629	0.85		0.499	0.060		0.855	
\$20,000	0.04		0.966	0.028	0.01		0.995	0.138	0.07		0.935	0.619	1.13		0.420	0.050		0.835	
\$25,000	0.05		0.957	0.028	0.01		0.994	0.138	0.09		0.920	0.609	1.42		0.359	0.043		0.818	
\$30,000	0.06		0.949	0.028	0.01		0.992	0.138	0.10		0.905	0.599	1.70		0.311	0.037		0.802	
\$35,000	0.07		0.941	0.027	0.01		0.991	0.138	0.12		0.891	0.590	1.98		0.272	0.033		0.788	
\$40,000	0.08		0.933	0.027	0.01		0.990	0.138	0.14		0.877	0.580	2.27		0.240	0.029		0.774	
\$50,000	0.10		0.918	0.027	0.01		0.987	0.137	0.17		0.850	0.563	2.83		0.190	0.023		0.750	
\$75,000	0.16		0.880	0.026	0.02		0.981	0.136	0.26		0.788	0.522	4.25		0.112	0.013		0.697	
\$100,000	0.21		0.844	0.024	0.03		0.975	0.136	0.35		0.732	0.485	5.66		0.066	0.008		0.653	
\$125,000	0.26		0.809	0.023	0.03		0.969	0.135	0.44		0.682	0.451	7.08		0.038	0.005		0.614	
\$150,000	0.31		0.776	0.022	0.04		0.962	0.134	0.52		0.636	0.421	8.49		0.022	0.003		0.580	
\$175,000	0.37		0.744	0.022	0.05		0.956	0.133	0.61		0.593	0.393	9.91		0.014	0.002		0.550	
\$200,000	0.42		0.714	0.021	0.05		0.950	0.132	0.70		0.555	0.367	11.33		0.010	0.001		0.521	
\$225,000	0.47		0.686	0.020	0.06		0.944	0.131	0.79		0.519	0.344	12.74		0.008	0.001		0.496	
\$250,000	0.52		0.659	0.019	0.07		0.938	0.130	0.87		0.486	0.322	14.16		0.006	0.001		0.472	
\$275,000	0.57		0.633	0.018	0.07		0.932	0.130	0.96		0.456	0.302	15.57		0.005	0.001		0.451	
\$300,000	0.63		0.608	0.018	0.08		0.926	0.129	1.05		0.429	0.284	16.99		0.004	0.000		0.431	
\$325,000	0.68		0.585	0.017	0.09		0.920	0.128	1.14		0.403	0.267	18.40		0.003	0.000		0.412	
\$350,000	0.73		0.562	0.016	0.09		0.915	0.127	1.22		0.380	0.252	19.82		0.003	0.000		0.395	
\$375,000	0.78		0.541	0.016	0.10		0.909	0.126	1.31		0.359	0.238	21.24		0.003	0.000		0.380	
\$400,000	0.84		0.520	0.015	0.11		0.903	0.126	1.40		0.340	0.225	22.65		0.002	0.000		0.366	
\$425,000	0.89		0.501	0.015	0.11		0.898	0.125	1.49		0.322	0.213	24.07		0.002	0.000		0.353	
\$450,000	0.94		0.483	0.014	0.12		0.892	0.124	1.57		0.305	0.202	25.48		0.002	0.000		0.340	
\$475,000	0.99		0.466	0.014	0.13		0.886	0.123	1.66		0.290	0.192	26.90		0.002	0.000		0.329	
\$500,000	1.05		0.449	0.013	0.13		0.881	0.122	1.75		0.276	0.183	28.31		0.001	0.000		0.318	
\$600,000	1.25		0.389	0.011	0.16		0.859	0.119	2.10		0.229	0.152	33.98		0.000	0.000		0.282	
\$700,000	1.46		0.342	0.010	0.19		0.839	0.117	2.45		0.194	0.128	39.64		0.000	0.000		0.255	
\$800,000	1.67		0.306	0.009	0.21		0.818	0.114	2.80		0.167	0.111	45.30		0.000	0.000		0.234	
\$900,000	1.88		0.277	0.008	0.24		0.798	0.111	3.15		0.147	0.097	50.97		0.000	0.000		0.216	
\$1,000,000	2.09		0.2538	0.0074	0.26		0.779	0.1083	3.50		0.131	0.0867	56.63		0.000	0.0000		0.2024	
\$2,000,000	4.18		0.1417	0.0041	0.53		0.611	0.0849	6.99		0.062	0.0407	113.26		0.000	0.0000		0.1297	
\$3,000,000	6.27		0.1004	0.0029	0.79		0.489	0.0679	10.49		0.040	0.0264	169.88		0.000	0.0000		0.0972	
\$4,000,000	8.36		0.0785	0.0023	1.06		0.400	0.0556	13.99		0.029	0.0194	226.51		0.000	0.0000		0.0773	
\$5,000,000	10.45		0.0647	0.0019	1.32		0.334	0.0464	17.48		0.023	0.0154	283.14		0.000	0.0000		0.0637	
\$6,000,000	12.54		0.0552	0.0016	1.59		0.283	0.0394	20.98		0.019	0.0127	339.77		0.000	0.0000		0.0537	
\$7,000,000	14.63		0.0482	0.0014	1.85		0.244	0.0340	24.47		0.016	0.0108	396.40		0.000	0.0000		0.0462	
\$8,000,000	16.72		0.0428	0.0012	2.12		0.214	0.0297	27.97		0.014	0.0095	453.02		0.000	0.0000		0.0404	
\$9,000,000	18.81		0.0385	0.0011	2.38		0.190	0.0264	31.47		0.013	0.0084	509.65		0.000	0.0000		0.0359	
\$10,000,000	20.90		0.0350	0.0010	2.64		0.170	0.0237	34.96		0.011	0.0076	566.28		0.000	0.0000		0.0323	
Death Average Cost Per Case				\$478,360				Target Cost Ratio								0.9858			
P.T. Average Cost Per Case				\$3,781,222				Loss Adjustment Expense								1.000			
P.P Average Cost Per Case				\$286,011				Assessment Factor								1.000			
T.T. Average Cost Per Case				\$17,659															

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	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) Pg3 Col(1)	(11) Pg4 Col(1)	(12) Pg5 Col(1)	(13) Pg6 Col(1)	(14) Pg7 Col(1)	(15) Pg8 Col(1)	(16) Pg9 Col(1)	(17)*LBA	(18)*LBA	0.9858 (19)*LBA	(20)*LBA	(21)*LBA	(22)*LBA	(23)*LBA	(24)	(25)	(26)	(27)	(28)	(29)	(30)
Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)																					
\$10,000	0.7070	0.7450	0.7660	0.7920	0.8340	0.8630	0.8800	0.6970	0.7344	0.7551	0.7808	0.8222	0.8507	0.8675	0.702	0.739	0.760	0.786	0.827	0.856	0.873
\$15,000	0.6600	0.7020	0.7260	0.7550	0.7990	0.8330	0.8550	0.6506	0.6920	0.7157	0.7443	0.7877	0.8212	0.8429	0.656	0.697	0.721	0.749	0.793	0.826	0.848
\$20,000	0.6220	0.6670	0.6950	0.7220	0.7710	0.8080	0.8350	0.6132	0.6575	0.6851	0.7117	0.7601	0.7965	0.8231	0.618	0.663	0.690	0.717	0.765	0.802	0.828
\$25,000	0.5910	0.6380	0.6690	0.6970	0.7470	0.7860	0.8180	0.5826	0.6289	0.6595	0.6871	0.7364	0.7748	0.8064	0.588	0.634	0.665	0.692	0.741	0.780	0.811
\$30,000	0.5650	0.6140	0.6450	0.6740	0.7260	0.7670	0.8020	0.5570	0.6053	0.6358	0.6644	0.7157	0.7561	0.7906	0.562	0.610	0.641	0.669	0.721	0.761	0.796
\$35,000	0.5410	0.5910	0.6240	0.6530	0.7060	0.7500	0.7880	0.5333	0.5826	0.6151	0.6437	0.6960	0.7394	0.7768	0.538	0.588	0.620	0.649	0.701	0.744	0.782
\$40,000	0.5210	0.5710	0.6040	0.6360	0.6900	0.7350	0.7740	0.5136	0.5629	0.5954	0.6270	0.6802	0.7246	0.7630	0.519	0.568	0.600	0.632	0.685	0.730	0.768
\$50,000	0.4860	0.5370	0.5720	0.6040	0.6580	0.7060	0.7500	0.4791	0.5294	0.5639	0.5954	0.6487	0.6960	0.7394	0.484	0.534	0.569	0.600	0.654	0.701	0.744
\$75,000	0.4160	0.4690	0.5060	0.5390	0.5960	0.6450	0.6970	0.4101	0.4623	0.4988	0.5313	0.5875	0.6358	0.6871	0.415	0.467	0.504	0.536	0.593	0.641	0.692
\$100,000	0.3630	0.4140	0.4520	0.4860	0.5430	0.5970	0.6530	0.3578	0.4081	0.4456	0.4791	0.5353	0.5885	0.6437	0.363	0.413	0.451	0.484	0.540	0.594	0.649
\$125,000	0.3210	0.3700	0.4080	0.4440	0.4990	0.5540	0.6140	0.3164	0.3647	0.4022	0.4377	0.4919	0.5461	0.6053	0.321	0.370	0.407	0.443	0.497	0.551	0.610
\$150,000	0.2900	0.3340	0.3720	0.4070	0.4630	0.5160	0.5800	0.2859	0.3293	0.3667	0.4012	0.4564	0.5087	0.5718	0.291	0.334	0.372	0.406	0.461	0.514	0.577
\$175,000	0.2620	0.3030	0.3400	0.3760	0.4290	0.4840	0.5500	0.2583	0.2987	0.3352	0.3707	0.4229	0.4771	0.5422	0.263	0.304	0.340	0.376	0.428	0.482	0.547
\$200,000	0.2380	0.2780	0.3130	0.3490	0.4010	0.4540	0.5210	0.2346	0.2741	0.3086	0.3440	0.3953	0.4476	0.5136	0.240	0.279	0.314	0.349	0.400	0.453	0.519
\$225,000	0.2180	0.2550	0.2890	0.3230	0.3740	0.4270	0.4960	0.2149	0.2514	0.2849	0.3184	0.3687	0.4209	0.4890	0.220	0.256	0.290	0.323	0.374	0.426	0.494
\$250,000	0.2000	0.2350	0.2680	0.3030	0.3510	0.4040	0.4720	0.1972	0.2317	0.2642	0.2987	0.3460	0.3983	0.4653	0.202	0.237	0.269	0.304	0.351	0.403	0.470
\$275,000	0.1850	0.2190	0.2490	0.2830	0.3290	0.3810	0.4510	0.1824	0.2159	0.2455	0.2790	0.3243	0.3756	0.4446	0.187	0.221	0.251	0.284	0.329	0.381	0.450
\$300,000	0.1730	0.2050	0.2330	0.2660	0.3110	0.3620	0.4310	0.1705	0.2021	0.2297	0.2622	0.3066	0.3569	0.4249	0.176	0.207	0.235	0.267	0.312	0.362	0.430
\$325,000	0.1610	0.1900	0.2190	0.2500	0.2930	0.3420	0.4120	0.1587	0.1873	0.2159	0.2465	0.2888	0.3371	0.4061	0.164	0.192	0.221	0.252	0.294	0.342	0.411
\$350,000	0.1500	0.1790	0.2040	0.2360	0.2780	0.3260	0.3950	0.1479	0.1765	0.2011	0.2326	0.2741	0.3214	0.3894	0.153	0.182	0.206	0.238	0.279	0.326	0.394
\$375,000	0.1410	0.1680	0.1920	0.2230	0.2640	0.3090	0.3800	0.1390	0.1656	0.1893	0.2198	0.2603	0.3046	0.3746	0.144	0.171	0.194	0.225	0.265	0.310	0.380
\$400,000	0.1320	0.1580	0.1820	0.2110	0.2500	0.2960	0.3660	0.1301	0.1558	0.1794	0.2080	0.2465	0.2918	0.3608	0.135	0.161	0.184	0.213	0.252	0.297	0.366
\$425,000	0.1260	0.1500	0.1720	0.2000	0.2390	0.2830	0.3530	0.1242	0.1479	0.1696	0.1972	0.2356	0.2790	0.3480	0.129	0.153	0.175	0.202	0.241	0.284	0.353
\$450,000	0.1210	0.1410	0.1640	0.1910	0.2280	0.2710	0.3400	0.1193	0.1390	0.1617	0.1883	0.2248	0.2672	0.3352	0.124	0.144	0.167	0.193	0.230	0.272	0.340
\$475,000	0.1130	0.1350	0.1550	0.1830	0.2170	0.2600	0.3290	0.1114	0.1331	0.1528	0.1804	0.2139	0.2563	0.3243	0.116	0.138	0.158	0.185	0.219	0.261	0.329
\$500,000	0.1080	0.1280	0.1480	0.1750	0.2090	0.2510	0.3180	0.1065	0.1262	0.1459	0.1725	0.2060	0.2474	0.3135	0.112	0.131	0.151	0.178	0.211	0.252	0.319
\$600,000	0.0930	0.1090	0.1250	0.1490	0.1780	0.2170	0.2820	0.0917	0.1075	0.1232	0.1469	0.1755	0.2139	0.2780	0.097	0.113	0.128	0.152	0.181	0.219	0.283
\$700,000	0.0810	0.0950	0.1100	0.1310	0.1570	0.1910	0.2550	0.0798	0.0937	0.1084	0.1291	0.1548	0.1883	0.2514	0.085	0.099	0.113	0.134	0.160	0.193	0.256
\$800,000	0.0720	0.0850	0.0970	0.1170	0.1400	0.1730	0.2340	0.0710	0.0838	0.0956	0.1153	0.1380	0.1705	0.2307	0.076	0.089	0.101	0.120	0.143	0.176	0.236
\$900,000	0.0650	0.0770	0.0880	0.1060	0.1270	0.1570	0.2160	0.0641	0.0759	0.0868	0.1045	0.1252	0.1548	0.2129	0.069	0.081	0.092	0.110	0.130	0.160	0.218
\$1,000,000	0.0591	0.0698	0.0803	0.0971	0.1172	0.1452	0.2024	0.0583	0.0688	0.0792	0.0957	0.1155	0.1431	0.1995	0.0633	0.0738	0.0842	0.1007	0.1205	0.1481	0.2045
\$2,000,000	0.0317	0.0377	0.0436	0.0545	0.0669	0.0859	0.1297	0.0312	0.0372	0.0430	0.0537	0.0660	0.0847	0.1279	0.0362	0.0422	0.0480	0.0587	0.0710	0.0897	0.1329
\$3,000,000	0.0215	0.0257	0.0299	0.0381	0.0473	0.0619	0.0972	0.0212	0.0253	0.0295	0.0376	0.0466	0.0610	0.0958	0.0262	0.0303	0.0345	0.0426	0.0516	0.0660	0.1008
\$4,000,000	0.0161	0.0193	0.0227	0.0290	0.0364	0.0482	0.0773	0.0159	0.0190	0.0224	0.0286	0.0359	0.0475	0.0762	0.0209	0.0240	0.0274	0.0336	0.0409	0.0525	0.0812
\$5,000,000	0.0129	0.0154	0.0181	0.0233	0.0293	0.0390	0.0637	0.0127	0.0152	0.0178	0.0230	0.0289	0.0384	0.0628	0.0177	0.0202	0.0228	0.0280	0.0339	0.0434	0.0678
\$6,000,000	0.0108	0.0129	0.0150	0.0194	0.0244	0.0327	0.0537	0.0106	0.0127	0.0148	0.0191	0.0241	0.0322	0.0529	0.0156	0.0177	0.0198	0.0241	0.0291	0.0372	0.0579
\$7,000,000	0.0093	0.0111	0.0129	0.0166	0.0209	0.0281	0.0462	0.0092	0.0109	0.0127	0.0164	0.0206	0.0277	0.0455	0.0138	0.0159	0.0177	0.0214	0.0256	0.0327	0.0505
\$8,000,000	0.0084	0.0099	0.0114	0.0146	0.0184	0.0246	0.0404	0.0083	0.0098	0.0112	0.0144	0.0181	0.0243	0.0398	0.0125	0.0147	0.0162	0.0194	0.0231	0.0293	0.0448
\$9,000,000	0.0076	0.0089	0.0103	0.0131	0.0163	0.0218	0.0359	0.0075	0.0088	0.0102	0.0129	0.0161	0.0215	0.0354	0.0113	0.0132	0.0152	0.0179	0.0211	0.0265	0.0404
\$10,000,000	0.0070	0.0082	0.0094	0.0118	0.0148	0.0197	0.0323	0.0069	0.0081	0.0093	0.0116	0.0146	0.0194	0.0318	0.0104	0.0122	0.0140	0.0166	0.0196	0.0244	0.0368

PENNSYLVANIA
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 4/1/09
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2009 Excess Loss Factors							2008 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	0.702	0.739	0.760	0.786	0.827	0.856	0.873	0.681	0.749	0.740	0.776	0.816	0.854	0.883	3.1%	-1.3%	2.7%	1.3%	1.3%	0.2%	-1.1%
\$15,000	0.656	0.697	0.721	0.749	0.793	0.826	0.848	0.629	0.707	0.696	0.735	0.778	0.820	0.857	4.3%	-1.4%	3.6%	1.9%	1.9%	0.7%	-1.1%
\$20,000	0.618	0.663	0.690	0.717	0.765	0.802	0.828	0.587	0.673	0.661	0.701	0.748	0.793	0.835	5.3%	-1.5%	4.4%	2.3%	2.3%	1.1%	-0.8%
\$25,000	0.588	0.634	0.665	0.692	0.741	0.780	0.811	0.554	0.642	0.631	0.674	0.720	0.771	0.818	6.1%	-1.2%	5.4%	2.7%	2.9%	1.2%	-0.9%
\$30,000	0.562	0.610	0.641	0.669	0.721	0.761	0.796	0.524	0.616	0.605	0.651	0.698	0.751	0.801	7.3%	-1.0%	6.0%	2.8%	3.3%	1.3%	-0.6%
\$35,000	0.538	0.588	0.620	0.649	0.701	0.744	0.782	0.499	0.593	0.582	0.629	0.678	0.732	0.786	7.8%	-0.8%	6.5%	3.2%	3.4%	1.6%	-0.5%
\$40,000	0.519	0.568	0.600	0.632	0.685	0.730	0.768	0.476	0.571	0.562	0.610	0.659	0.716	0.773	9.0%	-0.5%	6.8%	3.6%	3.9%	2.0%	-0.6%
\$50,000	0.484	0.534	0.569	0.600	0.654	0.701	0.744	0.438	0.534	0.527	0.577	0.625	0.686	0.748	10.5%	0.0%	8.0%	4.0%	4.6%	2.2%	-0.5%
\$75,000	0.415	0.467	0.504	0.536	0.593	0.641	0.692	0.362	0.457	0.454	0.507	0.557	0.623	0.694	14.6%	2.2%	11.0%	5.7%	6.5%	2.9%	-0.3%
\$100,000	0.363	0.413	0.451	0.484	0.540	0.594	0.649	0.306	0.396	0.397	0.452	0.503	0.570	0.650	18.6%	4.3%	13.6%	7.1%	7.4%	4.2%	-0.2%
\$125,000	0.321	0.370	0.407	0.443	0.497	0.551	0.610	0.263	0.347	0.352	0.408	0.457	0.527	0.609	22.1%	6.6%	15.6%	8.6%	8.8%	4.6%	0.2%
\$150,000	0.291	0.334	0.372	0.406	0.461	0.514	0.577	0.231	0.309	0.314	0.371	0.417	0.489	0.576	26.0%	8.1%	18.5%	9.4%	10.6%	5.1%	0.2%
\$175,000	0.263	0.304	0.340	0.376	0.428	0.482	0.547	0.204	0.275	0.284	0.339	0.384	0.455	0.545	28.9%	10.5%	19.7%	10.9%	11.5%	5.9%	0.4%
\$200,000	0.240	0.279	0.314	0.349	0.400	0.453	0.519	0.183	0.249	0.257	0.312	0.354	0.425	0.517	31.1%	12.0%	22.2%	11.9%	13.0%	6.6%	0.4%
\$225,000	0.220	0.256	0.290	0.323	0.374	0.426	0.494	0.164	0.225	0.235	0.289	0.327	0.397	0.491	34.1%	13.8%	23.4%	11.8%	14.4%	7.3%	0.6%
\$250,000	0.202	0.237	0.269	0.304	0.351	0.403	0.470	0.147	0.204	0.215	0.268	0.305	0.374	0.468	37.4%	16.2%	25.1%	13.4%	15.1%	7.8%	0.4%
\$275,000	0.187	0.221	0.251	0.284	0.329	0.381	0.450	0.133	0.186	0.197	0.250	0.285	0.352	0.449	40.6%	18.8%	27.4%	13.6%	15.4%	8.2%	0.2%
\$300,000	0.176	0.207	0.235	0.267	0.312	0.362	0.430	0.122	0.172	0.184	0.234	0.266	0.331	0.428	44.3%	20.3%	27.7%	14.1%	17.3%	9.4%	0.5%
\$325,000	0.164	0.195	0.221	0.252	0.294	0.342	0.411	0.114	0.159	0.170	0.219	0.250	0.316	0.410	43.9%	22.6%	30.0%	15.1%	17.6%	8.2%	0.2%
\$350,000	0.153	0.182	0.206	0.238	0.279	0.326	0.394	0.105	0.147	0.159	0.206	0.236	0.299	0.395	45.7%	23.8%	29.6%	15.5%	18.2%	9.0%	-0.3%
\$375,000	0.144	0.171	0.194	0.225	0.265	0.310	0.380	0.098	0.136	0.147	0.194	0.221	0.283	0.380	46.9%	25.7%	32.0%	16.0%	19.9%	9.5%	0.0%
\$400,000	0.135	0.161	0.184	0.213	0.252	0.297	0.366	0.091	0.127	0.137	0.183	0.209	0.269	0.366	48.4%	26.8%	34.3%	16.4%	20.6%	10.4%	0.0%
\$425,000	0.128	0.153	0.175	0.202	0.240	0.284	0.353	0.086	0.121	0.129	0.174	0.198	0.257	0.353	48.8%	26.4%	35.7%	16.1%	21.2%	10.5%	0.0%
\$450,000	0.122	0.144	0.167	0.193	0.229	0.272	0.340	0.080	0.115	0.122	0.165	0.187	0.247	0.341	52.5%	25.2%	36.9%	17.0%	22.5%	10.1%	-0.3%
\$475,000	0.116	0.138	0.158	0.185	0.219	0.261	0.329	0.076	0.109	0.116	0.157	0.179	0.236	0.330	52.6%	26.6%	36.2%	17.8%	22.3%	10.6%	-0.3%
\$500,000	0.112	0.131	0.151	0.178	0.211	0.252	0.319	0.073	0.104	0.112	0.152	0.171	0.226	0.321	53.4%	26.0%	34.8%	17.1%	23.4%	11.5%	-0.6%
\$600,000	0.097	0.113	0.128	0.152	0.181	0.219	0.283	0.062	0.087	0.095	0.131	0.146	0.194	0.287	56.5%	29.9%	34.7%	16.0%	24.0%	12.9%	-1.4%
\$700,000	0.085	0.099	0.113	0.134	0.160	0.193	0.256	0.053	0.076	0.081	0.116	0.127	0.174	0.257	60.4%	30.3%	39.5%	15.5%	26.0%	10.9%	-0.4%
\$800,000	0.076	0.089	0.101	0.120	0.143	0.176	0.236	0.047	0.066	0.072	0.106	0.114	0.158	0.240	61.7%	34.8%	40.3%	13.2%	25.4%	11.4%	-1.7%
\$900,000	0.069	0.081	0.092	0.110	0.130	0.160	0.218	0.043	0.060	0.066	0.096	0.104	0.145	0.226	60.5%	35.0%	39.4%	14.6%	25.0%	10.3%	-3.5%
\$1,000,000	0.0633	0.0738	0.0842	0.1007	0.1205	0.1481	0.2045	0.0391	0.0560	0.0601	0.0891	0.0957	0.1352	0.2121	61.9%	31.8%	40.1%	13.0%	25.9%	9.5%	-3.6%
\$2,000,000	0.0362	0.0422	0.0480	0.0587	0.0710	0.0897	0.1329	0.0221	0.0315	0.0345	0.0543	0.0573	0.0859	0.1480	63.8%	34.0%	39.1%	8.1%	23.9%	4.4%	-10.2%
\$3,000,000	0.0262	0.0303	0.0345	0.0426	0.0516	0.0660	0.1008	0.0159	0.0224	0.0247	0.0395	0.0415	0.0651	0.1164	64.8%	35.3%	39.7%	7.8%	24.3%	1.4%	-13.4%
\$4,000,000	0.0209	0.0240	0.0274	0.0336	0.0409	0.0525	0.0812	0.0117	0.0176	0.0194	0.0309	0.0326	0.0513	0.0937	78.6%	36.4%	41.2%	8.7%	25.5%	2.3%	-13.3%
\$5,000,000	0.0177	0.0202	0.0228	0.0280	0.0339	0.0434	0.0678	0.0092	0.0147	0.0162	0.0255	0.0277	0.0425	0.0790	92.4%	37.4%	40.7%	9.8%	22.4%	2.1%	-14.2%
\$6,000,000	0.0156	0.0177	0.0198	0.0241	0.0291	0.0372	0.0579	0.0075	0.0119	0.0137	0.0216	0.0237	0.0356	0.0681	108.0%	48.7%	44.5%	11.6%	22.8%	4.5%	-15.0%
\$7,000,000	0.0138	0.0159	0.0177	0.0214	0.0256	0.0327	0.0505	0.0063	0.0101	0.0116	0.0189	0.0198	0.0316	0.0582	119.0%	57.4%	52.6%	13.2%	29.3%	3.5%	-13.2%
\$8,000,000	0.0125	0.0146	0.0162	0.0194	0.0231	0.0293	0.0448	0.0056	0.0087	0.0101	0.0170	0.0188	0.0277	0.0513	123.2%	67.8%	60.4%	14.1%	22.9%	5.8%	-12.7%
\$9,000,000	0.0113	0.0132	0.0150	0.0179	0.0211	0.0265	0.0404	0.0051	0.0078	0.0090	0.0156	0.0158	0.0247	0.0454	121.6%	69.2%	66.7%	14.7%	33.5%	7.3%	-11.0%
\$10,000,000	0.0104	0.0122	0.0140	0.0166	0.0196	0.0244	0.0368	0.0048	0.0072	0.0080	0.0144	0.0149	0.0218	0.0415	116.7%	69.4%	75.0%	15.3%	31.5%	11.9%	-11.3%

PENNSYLVANIA
Effective:4/1/09

Exhibit I

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

I. *	Injury Type	Average Cost Per Case
	Fatal	408,704
	P.T.	2,779,175
	PP	214,592
	T.T.	15,885

II.**	Injury Type	Hazard Group			
		I	II	III	IV
	Fatal	347,866	382,752	433,328	478,360
	P.T.	2,100,904	2,495,199	3,161,751	3,781,222
	PP	177,384	202,244	245,540	286,011
	T.T.	14,893	15,641	16,714	17,659

Exhibit II

Combined Injury Weights						
Hazard Group 1			Hazard Group 2			
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	
Death	13,835,793	0.009	Death	38,657,990	0.011	
P.T.	51,180,680	0.034	P.T.	142,226,352	0.040	
PP	875,580,606	0.575	PP	2,227,712,538	0.620	
T.T.	412,838,771	0.271	T.T.	826,291,155	0.230	
Medical Only	169,509,306	0.111	Medical Only	356,399,052	0.099	
Total	1,522,945,155		Total	3,591,287,087		
Hazard Group 3			Hazard Group 4			
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	
Death	61,532,525	0.018	Death	8,610,483	0.029	
P.T.	218,160,832	0.064	P.T.	41,593,437	0.139	
PP	2,299,235,777	0.679	PP	197,919,581	0.662	
T.T.	630,629,705	0.186	T.T.	36,006,918	0.120	
Medical Only	174,854,872	0.052	Medical Only	15,053,346	0.050	
Total	3,384,413,711		Total	299,183,765		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group 1

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.03	0.009	0.976	0.009	0.00	0.034	0.995	0.034	0.06	0.575	0.947	0.544	0.67	0.271	0.562	0.152	0.111	0.739	0.986
\$15,000	0.04		0.965	0.009	0.01		0.993	0.034	0.08		0.922	0.530	1.01		0.452	0.122		0.695	
\$20,000	0.06		0.953	0.009	0.01		0.991	0.034	0.11		0.898	0.517	1.34		0.373	0.101		0.661	
\$25,000	0.07		0.942	0.008	0.01		0.989	0.034	0.14		0.876	0.504	1.68		0.314	0.085		0.631	
\$30,000	0.09		0.931	0.008	0.01		0.986	0.034	0.17		0.854	0.491	2.01		0.268	0.073		0.606	
\$35,000	0.10		0.921	0.008	0.02		0.984	0.033	0.20		0.833	0.479	2.35		0.232	0.063		0.583	
\$40,000	0.11		0.910	0.008	0.02		0.982	0.033	0.23		0.813	0.468	2.69		0.202	0.055		0.564	
\$50,000	0.14		0.889	0.008	0.02		0.977	0.033	0.28		0.775	0.446	3.36		0.156	0.042		0.529	
\$75,000	0.22		0.839	0.008	0.04		0.966	0.033	0.42		0.690	0.397	5.04		0.084	0.023		0.461	
\$100,000	0.29		0.792	0.007	0.05		0.955	0.032	0.56		0.616	0.354	6.71		0.044	0.012		0.405	
\$125,000	0.36		0.748	0.007	0.06		0.944	0.032	0.70		0.552	0.318	8.39		0.023	0.006		0.363	
\$150,000	0.43		0.707	0.006	0.07		0.933	0.032	0.85		0.497	0.286	10.07		0.013	0.004		0.328	
\$175,000	0.50		0.669	0.006	0.08		0.923	0.031	0.99		0.448	0.258	11.75		0.009	0.002		0.297	
\$200,000	0.57		0.633	0.006	0.10		0.912	0.031	1.13		0.406	0.233	13.43		0.007	0.002		0.272	
\$225,000	0.65		0.599	0.005	0.11		0.902	0.031	1.27		0.369	0.212	15.11		0.005	0.001		0.249	
\$250,000	0.72		0.568	0.005	0.12		0.892	0.030	1.41		0.337	0.194	16.79		0.004	0.001		0.230	
\$275,000	0.79		0.538	0.005	0.13		0.882	0.030	1.55		0.310	0.178	18.46		0.003	0.001		0.214	
\$300,000	0.86		0.511	0.005	0.14		0.872	0.030	1.69		0.285	0.164	20.14		0.003	0.001		0.200	
\$325,000	0.93		0.485	0.004	0.15		0.863	0.029	1.83		0.264	0.152	21.82		0.002	0.001		0.186	
\$350,000	1.01		0.461	0.004	0.17		0.853	0.029	1.97		0.244	0.141	23.50		0.002	0.001		0.175	
\$375,000	1.08		0.439	0.004	0.18		0.844	0.029	2.11		0.227	0.131	25.18		0.002	0.000		0.164	
\$400,000	1.15		0.418	0.004	0.19		0.834	0.028	2.25		0.212	0.122	26.86		0.002	0.000		0.154	
\$425,000	1.22		0.396	0.004	0.20		0.825	0.028	2.40		0.198	0.114	28.54		0.001	0.000		0.146	
\$450,000	1.29		0.379	0.003	0.21		0.816	0.028	2.54		0.186	0.107	30.22		0.001	0.000		0.138	
\$475,000	1.37		0.362	0.003	0.23		0.807	0.027	2.68		0.176	0.101	31.89		0.001	0.000		0.131	
\$500,000	1.44		0.347	0.003	0.24		0.798	0.027	2.82		0.166	0.095	33.57		0.001	0.000		0.125	
\$600,000	1.72		0.298	0.003	0.29		0.764	0.026	3.38		0.136	0.078	40.29		0.000	0.000		0.107	
\$700,000	2.01		0.262	0.002	0.33		0.731	0.025	3.95		0.115	0.066	47.00		0.000	0.000		0.093	
\$800,000	2.30		0.234	0.002	0.38		0.699	0.024	4.51		0.099	0.057	53.72		0.000	0.000		0.083	
\$900,000	2.59		0.212	0.002	0.43		0.669	0.023	5.07		0.087	0.050	60.43		0.000	0.000		0.075	
\$1,000,000	2.87		0.1943	0.0017	0.48		0.641	0.0218	5.64		0.078	0.0447	67.15		0.000	0.0000		0.0682	
\$2,000,000	5.75		0.1082	0.0010	0.95		0.432	0.0147	11.27		0.037	0.0212	134.29		0.000	0.0000		0.0369	
\$3,000,000	8.62		0.0764	0.0007	1.43		0.312	0.0106	16.91		0.024	0.0138	201.44		0.000	0.0000		0.0251	
\$4,000,000	11.50		0.0595	0.0005	1.90		0.238	0.0081	22.55		0.018	0.0102	268.58		0.000	0.0000		0.0188	
\$5,000,000	14.37		0.0489	0.0004	2.38		0.190	0.0065	28.19		0.014	0.0082	335.73		0.000	0.0000		0.0151	
\$6,000,000	17.25		0.0416	0.0004	2.86		0.158	0.0054	33.82		0.012	0.0068	402.87		0.000	0.0000		0.0126	
\$7,000,000	20.12		0.0362	0.0003	3.33		0.136	0.0046	39.46		0.010	0.0059	470.02		0.000	0.0000		0.0108	
\$8,000,000	23.00		0.0320	0.0003	3.81		0.120	0.0041	45.10		0.009	0.0052	537.16		0.000	0.0000		0.0096	
\$9,000,000	25.87		0.0287	0.0003	4.28		0.109	0.0037	50.74		0.008	0.0047	604.31		0.000	0.0000		0.0087	
\$10,000,000	28.75		0.0260	0.0002	4.76		0.101	0.0034	56.37		0.008	0.0043	671.45		0.000	0.0000		0.0079	

Death Average Cost Per Case \$347,866
P.T. Average Cost Per Case \$2,100,904
P.P Average Cost Per Case \$177,384
T.T. Average Cost Per Case \$14,893

Target Cost Ratio 0.9858
Loss Adjustment Expense 1.000
Assessment Factor 1.000

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group 2

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.03	0.011	0.978	0.011	0.00	0.040	0.996	0.040	0.05	0.620	0.953	0.591	0.64	0.230	0.575	0.132	0.099	0.774	0.986
\$15,000	0.04		0.968	0.011	0.01		0.994	0.040	0.07		0.931	0.577	0.96		0.465	0.107		0.735	
\$20,000	0.05		0.957	0.011	0.01		0.992	0.040	0.10		0.910	0.564	1.28		0.387	0.089		0.704	
\$25,000	0.07		0.947	0.010	0.01		0.990	0.040	0.12		0.890	0.552	1.60		0.327	0.075		0.677	
\$30,000	0.08		0.937	0.010	0.01		0.989	0.040	0.15		0.870	0.539	1.92		0.280	0.064		0.653	
\$35,000	0.09		0.928	0.010	0.01		0.987	0.039	0.17		0.851	0.528	2.24		0.243	0.056		0.633	
\$40,000	0.10		0.918	0.010	0.02		0.985	0.039	0.20		0.833	0.516	2.56		0.213	0.049		0.614	
\$50,000	0.13		0.899	0.010	0.02		0.981	0.039	0.25		0.798	0.495	3.20		0.166	0.038		0.582	
\$75,000	0.20		0.853	0.009	0.03		0.971	0.039	0.37		0.720	0.446	4.80		0.092	0.021		0.515	
\$100,000	0.26		0.809	0.009	0.04		0.962	0.038	0.49		0.651	0.404	6.39		0.050	0.011		0.462	
\$125,000	0.33		0.768	0.008	0.05		0.953	0.038	0.62		0.591	0.366	7.99		0.027	0.006		0.418	
\$150,000	0.39		0.729	0.008	0.06		0.944	0.038	0.74		0.537	0.333	9.59		0.015	0.004		0.383	
\$175,000	0.46		0.693	0.008	0.07		0.935	0.037	0.87		0.490	0.304	11.19		0.010	0.002		0.351	
\$200,000	0.52		0.659	0.007	0.08		0.925	0.037	0.99		0.447	0.277	12.79		0.007	0.002		0.323	
\$225,000	0.59		0.627	0.007	0.09		0.917	0.037	1.11		0.410	0.254	14.39		0.006	0.001		0.299	
\$250,000	0.65		0.596	0.007	0.10		0.908	0.036	1.24		0.377	0.234	15.98		0.005	0.001		0.278	
\$275,000	0.72		0.568	0.006	0.11		0.899	0.036	1.36		0.348	0.216	17.58		0.004	0.001		0.259	
\$300,000	0.78		0.541	0.006	0.12		0.891	0.036	1.48		0.322	0.200	19.18		0.003	0.001		0.243	
\$325,000	0.85		0.516	0.006	0.13		0.883	0.035	1.61		0.299	0.186	20.78		0.003	0.001		0.228	
\$350,000	0.91		0.492	0.005	0.14		0.874	0.035	1.73		0.279	0.173	22.38		0.002	0.001		0.214	
\$375,000	0.98		0.470	0.005	0.15		0.866	0.035	1.85		0.260	0.161	23.98		0.002	0.000		0.201	
\$400,000	1.05		0.449	0.005	0.16		0.858	0.034	1.98		0.244	0.151	25.57		0.002	0.000		0.190	
\$425,000	1.11		0.429	0.005	0.17		0.850	0.034	2.10		0.229	0.142	27.17		0.002	0.000		0.181	
\$450,000	1.18		0.410	0.005	0.18		0.842	0.034	2.23		0.215	0.133	28.77		0.001	0.000		0.172	
\$475,000	1.24		0.392	0.004	0.19		0.834	0.033	2.35		0.203	0.126	30.37		0.001	0.000		0.163	
\$500,000	1.31		0.376	0.004	0.20		0.827	0.033	2.47		0.192	0.119	31.97		0.001	0.000		0.156	
\$600,000	1.57		0.323	0.004	0.24		0.797	0.032	2.97		0.157	0.097	38.36		0.000	0.000		0.133	
\$700,000	1.83		0.284	0.003	0.28		0.767	0.031	3.46		0.132	0.082	44.75		0.000	0.000		0.116	
\$800,000	2.09		0.254	0.003	0.32		0.739	0.030	3.96		0.114	0.071	51.15		0.000	0.000		0.104	
\$900,000	2.35		0.230	0.003	0.36		0.712	0.028	4.45		0.101	0.062	57.54		0.000	0.000		0.093	
\$1,000,000	2.61		0.2106	0.0023	0.40		0.686	0.0275	4.94		0.090	0.0556	63.94		0.000	0.0000		0.0854	
\$2,000,000	5.23		0.1173	0.0013	0.80		0.486	0.0194	9.89		0.042	0.0263	127.87		0.000	0.0000		0.0470	
\$3,000,000	7.84		0.0830	0.0009	1.20		0.361	0.0145	14.83		0.028	0.0171	191.81		0.000	0.0000		0.0325	
\$4,000,000	10.45		0.0647	0.0007	1.60		0.281	0.0112	19.78		0.020	0.0126	255.74		0.000	0.0000		0.0245	
\$5,000,000	13.06		0.0532	0.0006	2.00		0.226	0.0090	24.72		0.016	0.0100	319.68		0.000	0.0000		0.0196	
\$6,000,000	15.68		0.0453	0.0005	2.40		0.188	0.0075	29.67		0.013	0.0084	383.61		0.000	0.0000		0.0164	
\$7,000,000	18.29		0.0395	0.0004	2.81		0.160	0.0064	34.61		0.012	0.0072	447.55		0.000	0.0000		0.0140	
\$8,000,000	20.90		0.0350	0.0004	3.21		0.141	0.0056	39.56		0.010	0.0063	511.48		0.000	0.0000		0.0123	
\$9,000,000	23.51		0.0314	0.0003	3.61		0.126	0.0050	44.50		0.009	0.0057	575.42		0.000	0.0000		0.0110	
\$10,000,000	26.13		0.0285	0.0003	4.01		0.115	0.0046	49.45		0.008	0.0052	639.35		0.000	0.0000		0.0101	

Death Average Cost Per Case \$382,752
P.T. Average Cost Per Case \$2,495,199
P.P Average Cost Per Case \$202,244
T.T. Average Cost Per Case \$15,641

Target Cost Ratio 0.9858
Loss Adjustment Expense 1.000
Assessment Factor 1.000

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group 3

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.018	0.980	0.018	0.00	0.064	0.997	0.064	0.04	0.679	0.961	0.652	0.60	0.186	0.592	0.110	0.052	0.844	0.986
\$15,000	0.03		0.971	0.017	0.00		0.995	0.064	0.06		0.942	0.640	0.90		0.484	0.090		0.811	
\$20,000	0.05		0.962	0.017	0.01		0.994	0.064	0.08		0.925	0.628	1.20		0.405	0.075		0.784	
\$25,000	0.06		0.953	0.017	0.01		0.992	0.064	0.10		0.907	0.616	1.50		0.344	0.064		0.761	
\$30,000	0.07		0.944	0.017	0.01		0.991	0.063	0.12		0.891	0.605	1.79		0.297	0.055		0.740	
\$35,000	0.08		0.936	0.017	0.01		0.989	0.063	0.14		0.875	0.594	2.09		0.259	0.048		0.722	
\$40,000	0.09		0.927	0.017	0.01		0.988	0.063	0.16		0.859	0.583	2.39		0.227	0.042		0.705	
\$50,000	0.12		0.910	0.016	0.02		0.985	0.063	0.20		0.829	0.563	2.99		0.179	0.033		0.675	
\$75,000	0.17		0.868	0.016	0.02		0.977	0.063	0.31		0.760	0.516	4.49		0.103	0.019		0.614	
\$100,000	0.23		0.829	0.015	0.03		0.970	0.062	0.41		0.699	0.474	5.98		0.059	0.011		0.562	
\$125,000	0.29		0.791	0.014	0.04		0.963	0.062	0.51		0.644	0.437	7.48		0.033	0.006		0.519	
\$150,000	0.35		0.756	0.014	0.05		0.955	0.061	0.61		0.594	0.403	8.97		0.019	0.004		0.482	
\$175,000	0.40		0.722	0.013	0.06		0.948	0.061	0.71		0.549	0.373	10.47		0.012	0.002		0.449	
\$200,000	0.46		0.691	0.012	0.06		0.941	0.060	0.81		0.508	0.345	11.97		0.009	0.002		0.419	
\$225,000	0.52		0.661	0.012	0.07		0.934	0.060	0.92		0.472	0.320	13.46		0.007	0.001		0.393	
\$250,000	0.58		0.632	0.011	0.08		0.926	0.059	1.02		0.438	0.298	14.96		0.005	0.001		0.369	
\$275,000	0.63		0.605	0.011	0.09		0.919	0.059	1.12		0.408	0.277	16.45		0.004	0.001		0.348	
\$300,000	0.69		0.579	0.010	0.09		0.913	0.058	1.22		0.381	0.259	17.95		0.004	0.001		0.328	
\$325,000	0.75		0.554	0.010	0.10		0.906	0.058	1.32		0.356	0.242	19.44		0.003	0.001		0.311	
\$350,000	0.81		0.531	0.010	0.11		0.899	0.058	1.43		0.334	0.227	20.94		0.003	0.000		0.295	
\$375,000	0.87		0.510	0.009	0.12		0.892	0.057	1.53		0.314	0.213	22.44		0.002	0.000		0.279	
\$400,000	0.92		0.489	0.009	0.13		0.886	0.057	1.63		0.296	0.201	23.93		0.002	0.000		0.267	
\$425,000	0.98		0.470	0.008	0.13		0.879	0.056	1.73		0.279	0.189	25.43		0.002	0.000		0.253	
\$450,000	1.04		0.451	0.008	0.14		0.873	0.056	1.83		0.263	0.179	26.92		0.002	0.000		0.243	
\$475,000	1.10		0.434	0.008	0.15		0.866	0.055	1.93		0.249	0.169	28.42		0.001	0.000		0.232	
\$500,000	1.15		0.417	0.007	0.16		0.860	0.055	2.04		0.237	0.161	29.91		0.001	0.000		0.223	
\$600,000	1.38		0.358	0.006	0.19		0.835	0.053	2.44		0.194	0.132	35.90		0.000	0.000		0.191	
\$700,000	1.62		0.315	0.006	0.22		0.811	0.052	2.85		0.164	0.111	41.88		0.000	0.000		0.169	
\$800,000	1.85		0.282	0.005	0.25		0.787	0.050	3.26		0.142	0.096	47.86		0.000	0.000		0.151	
\$900,000	2.08		0.255	0.005	0.28		0.765	0.049	3.67		0.124	0.084	53.85		0.000	0.000		0.138	
\$1,000,000	2.31		0.2337	0.0042	0.32		0.742	0.0475	4.07		0.111	0.0752	59.83		0.000	0.0000		0.1269	
\$2,000,000	4.62		0.1304	0.0023	0.63		0.558	0.0357	8.15		0.052	0.0354	119.66		0.000	0.0000		0.0734	
\$3,000,000	6.92		0.0923	0.0017	0.95		0.433	0.0277	12.22		0.034	0.0230	179.49		0.000	0.0000		0.0524	
\$4,000,000	9.23		0.0721	0.0013	1.27		0.346	0.0222	16.29		0.025	0.0170	239.32		0.000	0.0000		0.0405	
\$5,000,000	11.54		0.0594	0.0011	1.58		0.284	0.0182	20.36		0.020	0.0134	299.15		0.000	0.0000		0.0327	
\$6,000,000	13.85		0.0506	0.0009	1.90		0.239	0.0153	24.44		0.016	0.0111	358.97		0.000	0.0000		0.0273	
\$7,000,000	16.15		0.0441	0.0008	2.21		0.204	0.0131	28.51		0.014	0.0095	418.80		0.000	0.0000		0.0234	
\$8,000,000	18.46		0.0391	0.0007	2.53		0.178	0.0114	32.58		0.012	0.0083	478.63		0.000	0.0000		0.0204	
\$9,000,000	20.77		0.0352	0.0006	2.85		0.158	0.0101	36.65		0.011	0.0075	538.46		0.000	0.0000		0.0182	
\$10,000,000	23.08		0.0319	0.0006	3.16		0.142	0.0091	40.73		0.010	0.0068	598.29		0.000	0.0000		0.0165	

Death Average Cost Per Case \$433,328
P.T. Average Cost Per Case \$3,161,751
P.P Average Cost Per Case \$245,540
T.T. Average Cost Per Case \$16,714

Target Cost Ratio 0.9858
Loss Adjustment Expense 1.000
Assessment Factor 1.000

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group 4

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.029	0.982	0.028	0.00	0.139	0.997	0.139	0.03	0.662	0.966	0.640	0.57	0.120	0.606	0.073	0.050	0.880	0.986
\$15,000	0.03		0.974	0.028	0.00		0.996	0.138	0.05		0.950	0.629	0.85		0.499	0.060		0.855	
\$20,000	0.04		0.966	0.028	0.01		0.995	0.138	0.07		0.935	0.619	1.13		0.420	0.050		0.835	
\$25,000	0.05		0.957	0.028	0.01		0.994	0.138	0.09		0.920	0.609	1.42		0.359	0.043		0.818	
\$30,000	0.06		0.949	0.028	0.01		0.992	0.138	0.10		0.905	0.599	1.70		0.311	0.037		0.802	
\$35,000	0.07		0.941	0.027	0.01		0.991	0.138	0.12		0.891	0.590	1.98		0.272	0.033		0.788	
\$40,000	0.08		0.933	0.027	0.01		0.990	0.138	0.14		0.877	0.580	2.27		0.240	0.029		0.774	
\$50,000	0.10		0.918	0.027	0.01		0.987	0.137	0.17		0.850	0.563	2.83		0.190	0.023		0.750	
\$75,000	0.16		0.880	0.026	0.02		0.981	0.136	0.26		0.788	0.522	4.25		0.112	0.013		0.697	
\$100,000	0.21		0.844	0.024	0.03		0.975	0.136	0.35		0.732	0.485	5.66		0.066	0.008		0.653	
\$125,000	0.26		0.809	0.023	0.03		0.969	0.135	0.44		0.682	0.451	7.08		0.038	0.005		0.614	
\$150,000	0.31		0.776	0.022	0.04		0.962	0.134	0.52		0.636	0.421	8.49		0.022	0.003		0.580	
\$175,000	0.37		0.744	0.022	0.05		0.956	0.133	0.61		0.593	0.393	9.91		0.014	0.002		0.550	
\$200,000	0.42		0.714	0.021	0.05		0.950	0.132	0.70		0.555	0.367	11.33		0.010	0.001		0.521	
\$225,000	0.47		0.686	0.020	0.06		0.944	0.131	0.79		0.519	0.344	12.74		0.008	0.001		0.496	
\$250,000	0.52		0.659	0.019	0.07		0.938	0.130	0.87		0.486	0.322	14.16		0.006	0.001		0.472	
\$275,000	0.57		0.633	0.018	0.07		0.932	0.130	0.96		0.456	0.302	15.57		0.005	0.001		0.451	
\$300,000	0.63		0.608	0.018	0.08		0.926	0.129	1.05		0.429	0.284	16.99		0.004	0.000		0.431	
\$325,000	0.68		0.585	0.017	0.09		0.920	0.128	1.14		0.403	0.267	18.40		0.003	0.000		0.412	
\$350,000	0.73		0.562	0.016	0.09		0.915	0.127	1.22		0.380	0.252	19.82		0.003	0.000		0.395	
\$375,000	0.78		0.541	0.016	0.10		0.909	0.126	1.31		0.359	0.238	21.24		0.003	0.000		0.380	
\$400,000	0.84		0.520	0.015	0.11		0.903	0.126	1.40		0.340	0.225	22.65		0.002	0.000		0.366	
\$425,000	0.89		0.501	0.015	0.11		0.898	0.125	1.49		0.322	0.213	24.07		0.002	0.000		0.353	
\$450,000	0.94		0.483	0.014	0.12		0.892	0.124	1.57		0.305	0.202	25.48		0.002	0.000		0.340	
\$475,000	0.99		0.466	0.014	0.13		0.886	0.123	1.66		0.290	0.192	26.90		0.002	0.000		0.329	
\$500,000	1.05		0.449	0.013	0.13		0.881	0.122	1.75		0.276	0.183	28.31		0.001	0.000		0.318	
\$600,000	1.25		0.389	0.011	0.16		0.859	0.119	2.10		0.229	0.152	33.98		0.000	0.000		0.282	
\$700,000	1.46		0.342	0.010	0.19		0.839	0.117	2.45		0.194	0.128	39.64		0.000	0.000		0.255	
\$800,000	1.67		0.306	0.009	0.21		0.818	0.114	2.80		0.167	0.111	45.30		0.000	0.000		0.234	
\$900,000	1.88		0.277	0.008	0.24		0.798	0.111	3.15		0.147	0.097	50.97		0.000	0.000		0.216	
\$1,000,000	2.09		0.2538	0.0074	0.26		0.779	0.1083	3.50		0.131	0.0867	56.63		0.000	0.0000		0.2024	
\$2,000,000	4.18		0.1417	0.0041	0.53		0.611	0.0849	6.99		0.062	0.0407	113.26		0.000	0.0000		0.1297	
\$3,000,000	6.27		0.1004	0.0029	0.79		0.489	0.0679	10.49		0.040	0.0264	169.88		0.000	0.0000		0.0972	
\$4,000,000	8.36		0.0785	0.0023	1.06		0.400	0.0556	13.99		0.029	0.0194	226.51		0.000	0.0000		0.0773	
\$5,000,000	10.45		0.0647	0.0019	1.32		0.334	0.0464	17.48		0.023	0.0154	283.14		0.000	0.0000		0.0637	
\$6,000,000	12.54		0.0552	0.0016	1.59		0.283	0.0394	20.98		0.019	0.0127	339.77		0.000	0.0000		0.0537	
\$7,000,000	14.63		0.0482	0.0014	1.85		0.244	0.0340	24.47		0.016	0.0108	396.40		0.000	0.0000		0.0462	
\$8,000,000	16.72		0.0428	0.0012	2.12		0.214	0.0297	27.97		0.014	0.0095	453.02		0.000	0.0000		0.0404	
\$9,000,000	18.81		0.0385	0.0011	2.38		0.190	0.0264	31.47		0.013	0.0084	509.65		0.000	0.0000		0.0359	
\$10,000,000	20.90		0.0350	0.0010	2.64		0.170	0.0237	34.96		0.011	0.0076	566.28		0.000	0.0000		0.0323	

Death Average Cost Per Case \$478,360
P.T. Average Cost Per Case \$3,781,222
P.P. Average Cost Per Case \$286,011
T.T. Average Cost Per Case \$17,659

Target Cost Ratio 0.9858
Loss Adjustment Expense 1.000
Assessment Factor 1.000

Pennsylvania
Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factors				ELF adjusted for LBA's LBA Factor 0.9858				ELF adjusted for LBA's & Risk Load			
	HG 1 (10)	HG 2 (11)	HG 3 (12)	HG 4 (13)	HG 1 (14)	HG 2 (15)	HG 3 (16)	HG 4 (17)	HG 1 (18)	HG 2 (19)	HG 3 (20)	HG 4 (21)
	Pg1 Col(1)	Pg2 Col(1)	Pg3 Col(1)	Pg4 Col(1)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	Columns (14)-(17) + 0.005 (Max Adj = 1/2 ELF			
\$10,000	0.7390	0.7740	0.8440	0.8800	0.7285	0.7630	0.8320	0.8675	0.734	0.768	0.837	0.873
\$15,000	0.6950	0.7350	0.8110	0.8550	0.6851	0.7246	0.7995	0.8429	0.690	0.730	0.805	0.848
\$20,000	0.6610	0.7040	0.7840	0.8350	0.6516	0.6940	0.7729	0.8231	0.657	0.699	0.778	0.828
\$25,000	0.6310	0.6770	0.7610	0.8180	0.6220	0.6674	0.7502	0.8064	0.627	0.672	0.755	0.811
\$30,000	0.6060	0.6530	0.7400	0.8020	0.5974	0.6437	0.7295	0.7906	0.602	0.649	0.735	0.796
\$35,000	0.5830	0.6330	0.7220	0.7880	0.5747	0.6240	0.7117	0.7768	0.580	0.629	0.717	0.782
\$40,000	0.5640	0.6140	0.7050	0.7740	0.5560	0.6053	0.6950	0.7630	0.561	0.610	0.700	0.768
\$50,000	0.5290	0.5820	0.6750	0.7500	0.5215	0.5737	0.6654	0.7394	0.527	0.579	0.670	0.744
\$75,000	0.4610	0.5150	0.6140	0.6970	0.4545	0.5077	0.6053	0.6871	0.460	0.513	0.610	0.692
\$100,000	0.4050	0.4620	0.5620	0.6530	0.3992	0.4554	0.5540	0.6437	0.404	0.460	0.559	0.649
\$125,000	0.3630	0.4180	0.5190	0.6140	0.3578	0.4121	0.5116	0.6053	0.363	0.417	0.517	0.610
\$150,000	0.3280	0.3830	0.4820	0.5800	0.3233	0.3776	0.4752	0.5718	0.328	0.383	0.480	0.577
\$175,000	0.2970	0.3510	0.4490	0.5500	0.2928	0.3460	0.4426	0.5422	0.298	0.351	0.448	0.547
\$200,000	0.2720	0.3230	0.4190	0.5210	0.2681	0.3184	0.4131	0.5136	0.273	0.323	0.418	0.519
\$225,000	0.2490	0.2990	0.3930	0.4960	0.2455	0.2948	0.3874	0.4890	0.251	0.300	0.392	0.494
\$250,000	0.2300	0.2780	0.3690	0.4720	0.2267	0.2741	0.3638	0.4653	0.232	0.279	0.369	0.470
\$275,000	0.2140	0.2590	0.3480	0.4510	0.2110	0.2553	0.3431	0.4446	0.216	0.260	0.348	0.450
\$300,000	0.2000	0.2430	0.3280	0.4310	0.1972	0.2395	0.3233	0.4249	0.202	0.245	0.328	0.430
\$325,000	0.1860	0.2280	0.3110	0.4120	0.1834	0.2248	0.3066	0.4061	0.188	0.230	0.312	0.411
\$350,000	0.1750	0.2140	0.2950	0.3950	0.1725	0.2110	0.2908	0.3894	0.178	0.216	0.296	0.394
\$375,000	0.1640	0.2010	0.2790	0.3800	0.1617	0.1981	0.2750	0.3746	0.167	0.203	0.280	0.380
\$400,000	0.1540	0.1900	0.2670	0.3660	0.1518	0.1873	0.2632	0.3608	0.157	0.192	0.268	0.366
\$425,000	0.1460	0.1810	0.2530	0.3530	0.1439	0.1784	0.2494	0.3480	0.149	0.183	0.254	0.353
\$450,000	0.1380	0.1720	0.2430	0.3400	0.1360	0.1696	0.2395	0.3352	0.141	0.175	0.245	0.340
\$475,000	0.1310	0.1630	0.2320	0.3290	0.1291	0.1607	0.2287	0.3243	0.134	0.166	0.234	0.329
\$500,000	0.1250	0.1560	0.2230	0.3180	0.1232	0.1538	0.2198	0.3135	0.128	0.159	0.225	0.319
\$600,000	0.1070	0.1330	0.1910	0.2820	0.1055	0.1311	0.1883	0.2780	0.111	0.136	0.193	0.283
\$700,000	0.0930	0.1160	0.1690	0.2550	0.0917	0.1144	0.1666	0.2514	0.097	0.119	0.172	0.256
\$800,000	0.0830	0.1040	0.1510	0.2340	0.0818	0.1025	0.1489	0.2307	0.087	0.108	0.154	0.236
\$900,000	0.0750	0.0930	0.1380	0.2160	0.0739	0.0917	0.1360	0.2129	0.079	0.097	0.141	0.218
\$1,000,000	0.0682	0.0854	0.1269	0.2024	0.0672	0.0842	0.1251	0.1995	0.0722	0.0892	0.1301	0.2045
\$2,000,000	0.0369	0.0470	0.0734	0.1297	0.0364	0.0463	0.0724	0.1279	0.0414	0.0513	0.0774	0.1329
\$3,000,000	0.0251	0.0325	0.0524	0.0972	0.0247	0.0320	0.0517	0.0958	0.0297	0.0370	0.0567	0.1008
\$4,000,000	0.0188	0.0245	0.0405	0.0773	0.0185	0.0242	0.0399	0.0762	0.0235	0.0292	0.0449	0.0812
\$5,000,000	0.0151	0.0196	0.0327	0.0637	0.0149	0.0193	0.0322	0.0628	0.0199	0.0243	0.0372	0.0678
\$6,000,000	0.0126	0.0164	0.0273	0.0537	0.0124	0.0162	0.0269	0.0529	0.0174	0.0212	0.0319	0.0579
\$7,000,000	0.0108	0.0140	0.0234	0.0462	0.0106	0.0138	0.0231	0.0455	0.0156	0.0188	0.0281	0.0505
\$8,000,000	0.0096	0.0123	0.0204	0.0404	0.0095	0.0121	0.0201	0.0398	0.0143	0.0171	0.0251	0.0448
\$9,000,000	0.0087	0.0110	0.0182	0.0359	0.0086	0.0108	0.0179	0.0354	0.0129	0.0158	0.0229	0.0404
\$10,000,000	0.0079	0.0101	0.0165	0.0323	0.0078	0.0100	0.0163	0.0318	0.0117	0.0150	0.0213	0.0368

PENNSYLVANIA
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 4/1/09
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2009 Excess Loss Factors				2008 RR Current Excess Loss Factors Based on New HG definition*				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
\$10,000	0.734	0.768	0.837	0.873	0.710	0.751	0.829	0.883	3.4%	2.3%	1.0%	-1.1%
\$15,000	0.690	0.730	0.805	0.848	0.662	0.708	0.794	0.857	4.2%	3.1%	1.4%	-1.1%
\$20,000	0.657	0.699	0.778	0.828	0.622	0.673	0.764	0.835	5.6%	3.9%	1.8%	-0.8%
\$25,000	0.627	0.672	0.755	0.811	0.590	0.643	0.739	0.818	6.3%	4.5%	2.2%	-0.9%
\$30,000	0.602	0.649	0.735	0.796	0.562	0.618	0.717	0.801	7.1%	5.0%	2.5%	-0.6%
\$35,000	0.580	0.629	0.717	0.782	0.537	0.597	0.698	0.786	8.0%	5.4%	2.7%	-0.5%
\$40,000	0.561	0.610	0.700	0.768	0.517	0.577	0.679	0.773	8.5%	5.7%	3.1%	-0.6%
\$50,000	0.527	0.579	0.670	0.744	0.479	0.542	0.648	0.748	10.0%	6.8%	3.4%	-0.5%
\$75,000	0.460	0.513	0.610	0.692	0.403	0.468	0.581	0.694	14.1%	9.6%	5.0%	-0.3%
\$100,000	0.404	0.460	0.559	0.649	0.347	0.414	0.529	0.650	16.4%	11.1%	5.7%	-0.2%
\$125,000	0.363	0.417	0.517	0.610	0.303	0.369	0.483	0.609	19.8%	13.0%	7.0%	0.2%
\$150,000	0.328	0.383	0.480	0.577	0.266	0.331	0.443	0.576	23.3%	15.7%	8.4%	0.2%
\$175,000	0.298	0.351	0.448	0.547	0.240	0.300	0.409	0.545	24.2%	17.0%	9.5%	0.4%
\$200,000	0.273	0.323	0.418	0.519	0.214	0.274	0.381	0.517	27.6%	17.9%	9.7%	0.4%
\$225,000	0.251	0.300	0.392	0.494	0.194	0.251	0.353	0.491	29.4%	19.5%	11.0%	0.6%
\$250,000	0.232	0.279	0.369	0.470	0.177	0.231	0.330	0.468	31.1%	20.8%	11.8%	0.4%
\$275,000	0.216	0.260	0.348	0.450	0.161	0.213	0.309	0.449	34.2%	22.1%	12.6%	0.2%
\$300,000	0.202	0.245	0.328	0.430	0.148	0.198	0.291	0.428	36.5%	23.7%	12.7%	0.5%
\$325,000	0.188	0.230	0.312	0.411	0.136	0.184	0.273	0.410	38.2%	25.0%	14.3%	0.2%
\$350,000	0.178	0.216	0.296	0.394	0.127	0.173	0.259	0.395	40.2%	24.9%	14.3%	-0.3%
\$375,000	0.167	0.203	0.280	0.380	0.118	0.161	0.244	0.380	41.5%	26.1%	14.8%	0.0%
\$400,000	0.157	0.192	0.268	0.366	0.112	0.152	0.231	0.366	40.2%	26.3%	16.0%	0.0%
\$425,000	0.149	0.183	0.254	0.353	0.104	0.142	0.220	0.353	43.3%	28.9%	15.5%	0.0%
\$450,000	0.141	0.175	0.245	0.340	0.099	0.135	0.209	0.341	42.4%	29.6%	17.2%	-0.3%
\$475,000	0.134	0.166	0.234	0.329	0.094	0.129	0.199	0.330	42.6%	28.7%	17.6%	-0.3%
\$500,000	0.128	0.159	0.225	0.319	0.088	0.123	0.191	0.321	45.5%	29.3%	17.8%	-0.6%
\$600,000	0.111	0.136	0.193	0.283	0.075	0.105	0.163	0.287	48.0%	29.5%	18.4%	-1.4%
\$700,000	0.097	0.119	0.172	0.256	0.065	0.091	0.144	0.257	49.2%	30.8%	19.4%	-0.4%
\$800,000	0.087	0.108	0.154	0.236	0.058	0.082	0.130	0.240	50.0%	31.7%	18.5%	-1.7%
\$900,000	0.079	0.097	0.141	0.218	0.052	0.075	0.119	0.226	51.9%	29.3%	18.5%	-3.5%
\$1,000,000	0.0722	0.0892	0.1301	0.2045	0.0480	0.0689	0.1098	0.2129	50.4%	29.5%	18.5%	-3.9%
\$2,000,000	0.0414	0.0513	0.0774	0.1329	0.0271	0.0405	0.0676	0.1477	52.8%	26.7%	14.5%	-10.0%
\$3,000,000	0.0297	0.0370	0.0567	0.1008	0.0194	0.0292	0.0501	0.1153	53.1%	26.7%	13.2%	-12.6%
\$4,000,000	0.0235	0.0292	0.0449	0.0812	0.0155	0.0229	0.0398	0.0940	51.6%	27.5%	12.8%	-13.6%
\$5,000,000	0.0199	0.0243	0.0372	0.0678	0.0122	0.0190	0.0328	0.0787	63.1%	27.9%	13.4%	-13.9%
\$6,000,000	0.0174	0.0212	0.0319	0.0579	0.0099	0.0163	0.0280	0.0671	75.8%	30.1%	13.9%	-13.7%
\$7,000,000	0.0156	0.0188	0.0281	0.0505	0.0084	0.0144	0.0243	0.0581	85.7%	30.6%	15.6%	-13.1%
\$8,000,000	0.0143	0.0171	0.0251	0.0448	0.0072	0.0125	0.0217	0.0511	98.6%	36.8%	15.7%	-12.3%
\$9,000,000	0.0129	0.0158	0.0229	0.0404	0.0066	0.0110	0.0196	0.0454	95.5%	43.6%	16.8%	-11.0%
\$10,000,000	0.0117	0.0150	0.0213	0.0368	0.0059	0.0099	0.0179	0.0410	98.3%	51.5%	19.0%	-10.2%

* HG A+B = HG I, HG C+D = HG II, HG E+F = HG III, HG G = HG IV

PENNSYLVANIA
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 4/1/09
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2008 RR Current Excess Loss Factors Based on New HG definition*				2008 RR Current Excess Loss Factors				Percentage Change			
	1	2	3	4	I	II	III	IV	1-I	2-II	3-III	4-IV
\$10,000	0.710	0.751	0.829	0.883	0.677	0.753	0.809	0.871	4.9%	-0.3%	2.5%	1.4%
\$15,000	0.662	0.708	0.794	0.857	0.620	0.710	0.770	0.843	6.8%	-0.3%	3.1%	1.7%
\$20,000	0.622	0.673	0.764	0.835	0.578	0.675	0.740	0.819	7.6%	-0.3%	3.2%	2.0%
\$25,000	0.590	0.643	0.739	0.818	0.542	0.643	0.714	0.798	8.9%	0.0%	3.5%	2.5%
\$30,000	0.562	0.618	0.717	0.801	0.512	0.617	0.692	0.779	9.8%	0.2%	3.6%	2.8%
\$35,000	0.537	0.597	0.698	0.786	0.484	0.595	0.673	0.763	11.0%	0.3%	3.7%	3.0%
\$40,000	0.517	0.577	0.679	0.773	0.461	0.574	0.654	0.748	12.1%	0.5%	3.8%	3.3%
\$50,000	0.479	0.542	0.648	0.748	0.419	0.537	0.622	0.721	14.3%	0.9%	4.2%	3.7%
\$75,000	0.403	0.468	0.581	0.694	0.336	0.463	0.554	0.662	19.9%	1.1%	4.9%	4.8%
\$100,000	0.347	0.414	0.529	0.650	0.278	0.404	0.501	0.612	24.8%	2.5%	5.6%	6.2%
\$125,000	0.303	0.369	0.483	0.609	0.235	0.357	0.457	0.571	28.9%	3.4%	5.7%	6.7%
\$150,000	0.266	0.331	0.443	0.576	0.203	0.319	0.418	0.534	31.0%	3.8%	6.0%	7.9%
\$175,000	0.240	0.300	0.409	0.545	0.177	0.287	0.384	0.500	35.6%	4.5%	6.5%	9.0%
\$200,000	0.214	0.274	0.381	0.517	0.157	0.260	0.357	0.470	36.3%	5.4%	6.7%	10.0%
\$225,000	0.194	0.251	0.353	0.491	0.139	0.237	0.329	0.443	39.6%	5.9%	7.3%	10.8%
\$250,000	0.177	0.231	0.330	0.468	0.125	0.216	0.307	0.419	41.6%	6.9%	7.5%	11.7%
\$275,000	0.161	0.213	0.309	0.449	0.114	0.199	0.287	0.397	41.2%	7.0%	7.7%	13.1%
\$300,000	0.148	0.198	0.291	0.428	0.106	0.185	0.269	0.377	39.6%	7.0%	8.2%	13.5%
\$325,000	0.136	0.184	0.273	0.410	0.098	0.172	0.253	0.360	38.8%	7.0%	7.9%	13.9%
\$350,000	0.127	0.173	0.259	0.395	0.091	0.159	0.239	0.342	39.6%	8.8%	8.4%	15.5%
\$375,000	0.118	0.161	0.244	0.380	0.084	0.149	0.223	0.327	40.5%	8.1%	9.4%	16.2%
\$400,000	0.112	0.152	0.231	0.366	0.080	0.138	0.212	0.314	40.0%	10.1%	9.0%	16.6%
\$425,000	0.104	0.142	0.220	0.353	0.074	0.130	0.201	0.301	40.5%	9.2%	9.5%	17.3%
\$450,000	0.099	0.135	0.209	0.341	0.071	0.125	0.191	0.289	39.4%	8.0%	9.4%	18.0%
\$475,000	0.094	0.129	0.199	0.330	0.068	0.118	0.183	0.278	38.2%	9.3%	8.7%	18.7%
\$500,000	0.088	0.123	0.191	0.321	0.064	0.113	0.175	0.267	37.5%	8.8%	9.1%	20.2%
\$600,000	0.075	0.105	0.163	0.287	0.056	0.096	0.148	0.235	33.9%	9.4%	10.1%	22.1%
\$700,000	0.065	0.091	0.144	0.257	0.050	0.083	0.131	0.209	30.0%	9.6%	9.9%	23.0%
\$800,000	0.058	0.082	0.130	0.240	0.044	0.075	0.117	0.190	31.8%	9.3%	11.1%	26.3%
\$900,000	0.052	0.075	0.119	0.226	0.041	0.068	0.107	0.178	26.8%	10.3%	11.2%	27.0%
\$1,000,000	0.0480	0.0689	0.1098	0.2129	0.0374	0.0621	0.0984	0.1660	28.3%	11.0%	11.6%	28.3%
\$2,000,000	0.0271	0.0405	0.0676	0.1477	0.0220	0.0359	0.0585	0.1124	23.2%	12.8%	15.6%	31.4%
\$3,000,000	0.0194	0.0292	0.0501	0.1153	0.0159	0.0258	0.0424	0.0885	22.0%	13.2%	18.2%	30.3%
\$4,000,000	0.0155	0.0229	0.0398	0.0940	0.0119	0.0203	0.0331	0.0730	30.3%	12.8%	20.2%	28.8%
\$5,000,000	0.0122	0.0190	0.0328	0.0787	0.0093	0.0169	0.0272	0.0619	31.2%	12.4%	20.6%	27.1%
\$6,000,000	0.0099	0.0163	0.0280	0.0671	0.0077	0.0146	0.0230	0.0535	28.6%	11.6%	21.7%	25.4%
\$7,000,000	0.0084	0.0144	0.0243	0.0581	0.0065	0.0122	0.0202	0.0468	29.2%	18.0%	20.3%	24.1%
\$8,000,000	0.0072	0.0125	0.0217	0.0511	0.0057	0.0105	0.0180	0.0416	26.3%	19.0%	20.6%	22.8%
\$9,000,000	0.0066	0.0110	0.0196	0.0454	0.0053	0.0093	0.0164	0.0373	24.5%	18.3%	19.5%	21.7%
\$10,000,000	0.0059	0.0099	0.0179	0.0410	0.0048	0.0084	0.0152	0.0338	22.9%	17.9%	17.8%	21.3%

* HG A+B = HG I, HG C+D = HG II, HG E+F = HG III, HG G = HG IV