

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.

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 2012 excess loss factors with the current 2011 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						
		A	B	C	D	E	F	G
	Fatal	492,833						
	P.T.	2,172,606						
	PP	218,015						
	T.T.	19,290						
	Fatal	339,910	374,591	414,034	459,102	510,852	570,571	639,838
	P.T.	1,104,831	1,331,779	1,614,167	1,967,667	2,412,840	2,976,743	3,695,085
	PP	153,876	173,755	196,203	221,550	250,172	282,491	318,986
	T.T.	17,316	18,002	18,715	19,456	20,227	21,028	21,861

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	2,095,735	0.009	Death	14,703,961	0.010	Death	29,114,570	0.011	Death	14,740,338	0.013
P.T.	4,657,188	0.020	P.T.	36,759,902	0.025	P.T.	79,403,371	0.030	P.T.	45,354,885	0.040
PP	122,484,042	0.526	PP	854,300,133	0.581	PP	1,688,645,033	0.638	PP	725,678,156	0.640
T.T.	74,515,006	0.320	T.T.	401,418,135	0.273	T.T.	595,525,286	0.225	T.T.	264,192,204	0.233
Medical Only	29,107,424	0.125	Medical Only	163,213,967	0.111	Medical Only	254,090,789	0.096	Medical Only	83,906,537	0.074
Total	232,859,395		Total	1,470,396,098		Total	2,646,779,049		Total	1,133,872,120	
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	52,992,975	0.023	Death	38,568,182	0.029	Death	15,459,996	0.048			
P.T.	103,681,908	0.045	P.T.	93,095,613	0.070	P.T.	30,597,910	0.095			
PP	1,564,444,796	0.679	PP	914,996,878	0.688	PP	225,780,366	0.701			
T.T.	465,416,567	0.202	T.T.	228,749,219	0.172	T.T.	38,327,908	0.119			
Medical Only	117,506,163	0.051	Medical Only	54,527,430	0.041	Medical Only	11,917,081	0.037			
Total	2,304,042,409		Total	1,329,937,322		Total	322,083,261				

PENNSYLVANIA

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.
	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.			
\$10,000	0.03	0.009	0.9779	0.0088	0.01	0.020	0.9921	0.0198	0.06	0.526	0.9381	0.4934	0.58	0.320	0.5961	0.1907	0.125	0.7127	0.9860	
\$15,000	0.04		0.9675	0.0087	0.01		0.9882	0.0198	0.10		0.9095	0.4784	0.87		0.4868	0.1558		0.6627		
\$20,000	0.06		0.9574	0.0086	0.02		0.9843	0.0197	0.13		0.8822	0.4640	1.16		0.4074	0.1304		0.6227		
\$25,000	0.07		0.9474	0.0085	0.02		0.9805	0.0196	0.16		0.8562	0.4504	1.44		0.3471	0.1111		0.5896		
\$30,000	0.09		0.9375	0.0084	0.03		0.9766	0.0195	0.19		0.8313	0.4372	1.73		0.2999	0.0960		0.5611		
\$35,000	0.10		0.9277	0.0083	0.03		0.9727	0.0195	0.23		0.8074	0.4247	2.02		0.2624	0.0840		0.5365		
\$40,000	0.12		0.9180	0.0083	0.04		0.9688	0.0194	0.26		0.7844	0.4126	2.31		0.2320	0.0743		0.5146		
\$50,000	0.15		0.8987	0.0081	0.05		0.9611	0.0192	0.32		0.7408	0.3897	2.89		0.1855	0.0594		0.4764		
\$75,000	0.22		0.8521	0.0077	0.07		0.9420	0.0188	0.49		0.6440	0.3387	4.33		0.1129	0.0361		0.4013		
\$100,000	0.29		0.8082	0.0073	0.09		0.9233	0.0185	0.65		0.5614	0.2953	5.78		0.0699	0.0224		0.3435		
\$125,000	0.37		0.7671	0.0069	0.11		0.9051	0.0181	0.81		0.4913	0.2584	7.22		0.0429	0.0137		0.2971		
\$150,000	0.44		0.7281	0.0066	0.14		0.8876	0.0178	0.97		0.4324	0.2274	8.66		0.0269	0.0086		0.2604		
\$175,000	0.51		0.6909	0.0062	0.16		0.8707	0.0174	1.14		0.3830	0.2015	10.11		0.0179	0.0057		0.2308		
\$200,000	0.59		0.6556	0.0059	0.18		0.8542	0.0171	1.30		0.3416	0.1797	11.55		0.0129	0.0041		0.2068		
\$225,000	0.66		0.6221	0.0056	0.20		0.8380	0.0168	1.46		0.3066	0.1613	12.99		0.0098	0.0031		0.1868		
\$250,000	0.74		0.5903	0.0053	0.23		0.8226	0.0165	1.62		0.2765	0.1454	14.44		0.0075	0.0024		0.1696		
\$275,000	0.81		0.5600	0.0050	0.25		0.8094	0.0162	1.79		0.2506	0.1318	15.88		0.0059	0.0019		0.1549		
\$300,000	0.88		0.5312	0.0048	0.27		0.7932	0.0159	1.95		0.2283	0.1201	17.33		0.0048	0.0015		0.1423		
\$325,000	0.96		0.5046	0.0045	0.29		0.7766	0.0155	2.11		0.2088	0.1098	18.77		0.0039	0.0012		0.1310		
\$350,000	1.03		0.4798	0.0043	0.32		0.7612	0.0152	2.27		0.1919	0.1009	20.21		0.0030	0.0010		0.1214		
\$375,000	1.10		0.4574	0.0041	0.34		0.7471	0.0149	2.44		0.1771	0.0932	21.66		0.0024	0.0008		0.1130		
\$400,000	1.18		0.4373	0.0039	0.36		0.7338	0.0147	2.60		0.1643	0.0864	23.10		0.0020	0.0006		0.1056		
\$425,000	1.25		0.4192	0.0038	0.38		0.7210	0.0144	2.76		0.1532	0.0806	24.54		0.0016	0.0005		0.0993		
\$450,000	1.32		0.4027	0.0036	0.41		0.7085	0.0142	2.92		0.1433	0.0754	25.99		0.0013	0.0004		0.0936		
\$475,000	1.40		0.3877	0.0035	0.43		0.6962	0.0139	3.09		0.1346	0.0708	27.43		0.0010	0.0003		0.0885		
\$500,000	1.47		0.3740	0.0034	0.45		0.6840	0.0137	3.25		0.1269	0.0667	28.88		0.0008	0.0003		0.0841		
\$600,000	1.77		0.3287	0.0030	0.54		0.6359	0.0127	3.90		0.1027	0.0540	34.65		0.0004	0.0001		0.0698		
\$700,000	2.06		0.2945	0.0027	0.63		0.5899	0.0118	4.55		0.0860	0.0452	40.43		0.0003	0.0001		0.0598		
\$800,000	2.35		0.2675	0.0024	0.72		0.5473	0.0109	5.20		0.0737	0.0388	46.20		0.0002	0.0000		0.0521		
\$900,000	2.65		0.2456	0.0022	0.81		0.5084	0.0102	5.85		0.0643	0.0338	51.98		0.0001	0.0000		0.0462		
\$1,000,000	2.94		0.2274	0.0020	0.91		0.4734	0.0095	6.50		0.0570	0.0300	57.75		0.0001	0.0000		0.0415		
\$2,000,000	5.88		0.1347	0.0012	1.81		0.2650	0.0053	13.00		0.0258	0.0136	115.50		0.0000	0.0000		0.0201		
\$3,000,000	8.83		0.0972	0.0009	2.72		0.1748	0.0035	19.50		0.0163	0.0086	173.25		0.0000	0.0000		0.0130		
\$4,000,000	11.77		0.0761	0.0007	3.62		0.1254	0.0025	25.99		0.0119	0.0062	231.01		0.0000	0.0000		0.0094		
\$5,000,000	14.71		0.0622	0.0006	4.53		0.0944	0.0019	32.49		0.0093	0.0049	288.76		0.0000	0.0000		0.0074		
\$6,000,000	17.65		0.0522	0.0005	5.43		0.0732	0.0015	38.99		0.0077	0.0040	346.51		0.0000	0.0000		0.0060		
\$7,000,000	20.59		0.0446	0.0004	6.34		0.0577	0.0012	45.49		0.0065	0.0034	404.26		0.0000	0.0000		0.0050		
\$8,000,000	23.54		0.0385	0.0003	7.24		0.0459	0.0009	51.99		0.0057	0.0030	462.01		0.0000	0.0000		0.0042		
\$9,000,000	26.48		0.0336	0.0003	8.15		0.0366	0.0007	58.49		0.0051	0.0027	519.76		0.0000	0.0000		0.0037		
\$10,000,000	29.42		0.0294	0.0003	9.05		0.0292	0.0006	64.99		0.0046	0.0024	577.51		0.0000	0.0000		0.0033		

Death Average Cost Per Case
P.T. Average Cost Per Case
P.P Average Cost Per Case
T.T. Average Cost Per Case

\$339,910
\$1,104,831
\$153,876
\$17,316

Target Cost Ratio
Loss Adjustment Expense
Assessment Factor

0.9856
1.000
1.000

Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O		
	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.	(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
\$10,000	0.03	0.010	0.9798	0.0098	0.01	0.025	0.9935	0.0248	0.06	0.581	0.9448	0.5490	0.56	0.273	0.6061	0.1655	0.111	0.7491	0.9860
\$15,000	0.04		0.9704	0.0097	0.01		0.9902	0.0248	0.09		0.9191	0.5340	0.83		0.4975	0.1358		0.7043	
\$20,000	0.05		0.9611	0.0096	0.02		0.9870	0.0247	0.12		0.8945	0.5197	1.11		0.4181	0.1141		0.6681	
\$25,000	0.07		0.9520	0.0095	0.02		0.9838	0.0246	0.14		0.8709	0.5060	1.39		0.3574	0.0976		0.6377	
\$30,000	0.08		0.9430	0.0094	0.02		0.9805	0.0245	0.17		0.8483	0.4928	1.67		0.3097	0.0846		0.6113	
\$35,000	0.09		0.9341	0.0093	0.03		0.9773	0.0244	0.20		0.8264	0.4802	1.94		0.2716	0.0742		0.5881	
\$40,000	0.11		0.9252	0.0093	0.03		0.9741	0.0244	0.23		0.8054	0.4679	2.22		0.2407	0.0657		0.5673	
\$50,000	0.13		0.9076	0.0091	0.04		0.9677	0.0242	0.29		0.7653	0.4447	2.78		0.1933	0.0528		0.5308	
\$75,000	0.20		0.8648	0.0086	0.06		0.9517	0.0238	0.43		0.6754	0.3924	4.17		0.1192	0.0325		0.4573	
\$100,000	0.27		0.8241	0.0082	0.08		0.9360	0.0234	0.58		0.5976	0.3472	5.56		0.0752	0.0205		0.3993	
\$125,000	0.33		0.7858	0.0079	0.09		0.9206	0.0230	0.72		0.5300	0.3079	6.94		0.0471	0.0129		0.3517	
\$150,000	0.40		0.7495	0.0075	0.11		0.9055	0.0226	0.86		0.4717	0.2741	8.33		0.0298	0.0081		0.3123	
\$175,000	0.47		0.7148	0.0071	0.13		0.8909	0.0223	1.01		0.4218	0.2451	9.72		0.0198	0.0054		0.2799	
\$200,000	0.53		0.6816	0.0068	0.15		0.8768	0.0219	1.15		0.3792	0.2203	11.11		0.0142	0.0039		0.2529	
\$225,000	0.60		0.6499	0.0065	0.17		0.8630	0.0216	1.29		0.3428	0.1992	12.50		0.0107	0.0029		0.2302	
\$250,000	0.67		0.6197	0.0062	0.19		0.8494	0.0212	1.44		0.3113	0.1809	13.89		0.0083	0.0023		0.2106	
\$275,000	0.73		0.5909	0.0059	0.21		0.8360	0.0209	1.58		0.2839	0.1649	15.28		0.0065	0.0018		0.1935	
\$300,000	0.80		0.5633	0.0056	0.23		0.8233	0.0206	1.73		0.2598	0.1510	16.67		0.0053	0.0014		0.1786	
\$325,000	0.87		0.5369	0.0054	0.24		0.8123	0.0203	1.87		0.2388	0.1387	18.05		0.0043	0.0012		0.1656	
\$350,000	0.93		0.5122	0.0051	0.26		0.7997	0.0200	2.01		0.2202	0.1279	19.44		0.0035	0.0009		0.1539	
\$375,000	1.00		0.4893	0.0049	0.28		0.7857	0.0196	2.16		0.2037	0.1184	20.83		0.0027	0.0007		0.1436	
\$400,000	1.07		0.4679	0.0047	0.30		0.7723	0.0193	2.30		0.1892	0.1099	22.22		0.0022	0.0006		0.1345	
\$425,000	1.13		0.4486	0.0045	0.32		0.7597	0.0190	2.45		0.1764	0.1025	23.61		0.0018	0.0005		0.1265	
\$450,000	1.20		0.4311	0.0043	0.34		0.7480	0.0187	2.59		0.1651	0.0959	25.00		0.0014	0.0004		0.1193	
\$475,000	1.27		0.4151	0.0042	0.36		0.7369	0.0184	2.73		0.1550	0.0901	26.39		0.0010	0.0003		0.1130	
\$500,000	1.33		0.4004	0.0040	0.38		0.7262	0.0182	2.88		0.1461	0.0849	27.78		0.0008	0.0002		0.1073	
\$600,000	1.60		0.3522	0.0035	0.45		0.6851	0.0171	3.45		0.1182	0.0687	33.33		0.0004	0.0001		0.0894	
\$700,000	1.87		0.3157	0.0032	0.53		0.6451	0.0161	4.03		0.0989	0.0575	38.89		0.0003	0.0001		0.0769	
\$800,000	2.14		0.2869	0.0029	0.60		0.6063	0.0152	4.60		0.0848	0.0493	44.44		0.0002	0.0000		0.0674	
\$900,000	2.40		0.2635	0.0026	0.68		0.5696	0.0142	5.18		0.0740	0.0430	50.00		0.0001	0.0000		0.0598	
\$1,000,000	2.67		0.2441	0.0024	0.75		0.5354	0.0134	5.76		0.0655	0.0381	55.55		0.0001	0.0000		0.0539	
\$2,000,000	5.34		0.1453	0.0015	1.50		0.3152	0.0079	11.51		0.0296	0.0172	111.10		0.0000	0.0000		0.0266	
\$3,000,000	8.01		0.1053	0.0011	2.25		0.2132	0.0053	17.27		0.0187	0.0109	166.65		0.0000	0.0000		0.0173	
\$4,000,000	10.68		0.0828	0.0008	3.00		0.1562	0.0039	23.02		0.0136	0.0079	222.20		0.0000	0.0000		0.0126	
\$5,000,000	13.35		0.0680	0.0007	3.75		0.1200	0.0030	28.78		0.0106	0.0062	277.75		0.0000	0.0000		0.0099	
\$6,000,000	16.02		0.0574	0.0006	4.51		0.0950	0.0024	34.53		0.0087	0.0051	333.30		0.0000	0.0000		0.0081	
\$7,000,000	18.69		0.0493	0.0005	5.26		0.0767	0.0019	40.29		0.0074	0.0043	388.86		0.0000	0.0000		0.0067	
\$8,000,000	21.36		0.0429	0.0004	6.01		0.0628	0.0016	46.04		0.0065	0.0038	444.41		0.0000	0.0000		0.0058	
\$9,000,000	24.03		0.0376	0.0004	6.76		0.0518	0.0013	51.80		0.0057	0.0033	499.96		0.0000	0.0000		0.0050	
\$10,000,000	26.70		0.0332	0.0003	7.51		0.0429	0.0011	57.55		0.0052	0.0030	555.51		0.0000	0.0000		0.0044	

Death Average Cost Per Case
P.T. Average Cost Per Case
P.P Average Cost Per Case
T.T. Average Cost Per Case

\$374,591
\$1,331,779
\$173,755
\$18,002

Target Cost Ratio
Loss Adjustment Expense
Assessment Factor

0.9856
1.000
1.000

PENNSYLVANIA

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	0.02	0.011	0.9816	0.0108	0.01	0.030	0.9946	0.0298	0.05	0.638	0.9509	0.6067	0.53	0.225	0.6160	0.1386	0.096	0.7859	0.9860	
\$15,000	0.04		0.9730	0.0107	0.01		0.9919	0.0298	0.08		0.9278	0.5919	0.80		0.5082	0.1143		0.7467		
\$20,000	0.05		0.9646	0.0106	0.01		0.9892	0.0297	0.10		0.9056	0.5778	1.07		0.4288	0.0965		0.7146		
\$25,000	0.06		0.9563	0.0105	0.02		0.9866	0.0296	0.13		0.8843	0.5642	1.34		0.3678	0.0828		0.6871		
\$30,000	0.07		0.9481	0.0104	0.02		0.9839	0.0295	0.15		0.8637	0.5511	1.60		0.3197	0.0719		0.6629		
\$35,000	0.08		0.9400	0.0103	0.02		0.9813	0.0294	0.18		0.8438	0.5384	1.87		0.2810	0.0632		0.6413		
\$40,000	0.10		0.9319	0.0103	0.02		0.9786	0.0294	0.20		0.8246	0.5261	2.14		0.2495	0.0561		0.6219		
\$50,000	0.12		0.9159	0.0101	0.03		0.9733	0.0292	0.25		0.7879	0.5027	2.67		0.2012	0.0453		0.5873		
\$75,000	0.18		0.8768	0.0096	0.05		0.9601	0.0288	0.38		0.7048	0.4497	4.01		0.1256	0.0283		0.5164		
\$100,000	0.24		0.8394	0.0092	0.06		0.9470	0.0284	0.51		0.6319	0.4031	5.34		0.0807	0.0182		0.4589		
\$125,000	0.30		0.8038	0.0088	0.08		0.9341	0.0280	0.64		0.5674	0.3620	6.68		0.0515	0.0116		0.4104		
\$150,000	0.36		0.7700	0.0085	0.09		0.9214	0.0276	0.76		0.5107	0.3259	8.02		0.0330	0.0074		0.3694		
\$175,000	0.42		0.7378	0.0081	0.11		0.9089	0.0273	0.89		0.4611	0.2942	9.35		0.0219	0.0049		0.3345		
\$200,000	0.48		0.7068	0.0078	0.12		0.8967	0.0269	1.02		0.4179	0.2666	10.69		0.0156	0.0035		0.3048		
\$225,000	0.54		0.6770	0.0074	0.14		0.8848	0.0265	1.15		0.3804	0.2427	12.02		0.0117	0.0026		0.2792		
\$250,000	0.60		0.6484	0.0071	0.15		0.8733	0.0262	1.27		0.3477	0.2218	13.36		0.0091	0.0021		0.2572		
\$275,000	0.66		0.6211	0.0068	0.17		0.8620	0.0259	1.40		0.3190	0.2035	14.69		0.0072	0.0016		0.2378		
\$300,000	0.72		0.5949	0.0065	0.19		0.8507	0.0255	1.53		0.2937	0.1874	16.03		0.0058	0.0013		0.2207		
\$325,000	0.78		0.5698	0.0063	0.20		0.8396	0.0252	1.66		0.2711	0.1730	17.37		0.0048	0.0011		0.2056		
\$350,000	0.85		0.5456	0.0060	0.22		0.8290	0.0249	1.78		0.2511	0.1602	18.70		0.0039	0.0009		0.1920		
\$375,000	0.91		0.5226	0.0057	0.23		0.8172	0.0245	1.91		0.2333	0.1488	20.04		0.0031	0.0007		0.1797		
\$400,000	0.97		0.5012	0.0055	0.25		0.8101	0.0243	2.04		0.2173	0.1386	21.37		0.0025	0.0006		0.1690		
\$425,000	1.03		0.4809	0.0053	0.26		0.7993	0.0240	2.17		0.2029	0.1294	22.71		0.0020	0.0005		0.1592		
\$450,000	1.09		0.4622	0.0051	0.28		0.7878	0.0236	2.29		0.1901	0.1213	24.05		0.0017	0.0004		0.1504		
\$475,000	1.15		0.4451	0.0049	0.29		0.7765	0.0233	2.42		0.1785	0.1139	25.38		0.0013	0.0003		0.1424		
\$500,000	1.21		0.4295	0.0047	0.31		0.7659	0.0230	2.55		0.1682	0.1073	26.72		0.0008	0.0002		0.1352		
\$600,000	1.45		0.3780	0.0042	0.37		0.7283	0.0218	3.06		0.1361	0.0868	32.06		0.0004	0.0001		0.1129		
\$700,000	1.69		0.3389	0.0037	0.43		0.6942	0.0208	3.57		0.1138	0.0726	37.40		0.0003	0.0001		0.0972		
\$800,000	1.93		0.3082	0.0034	0.50		0.6610	0.0198	4.08		0.0975	0.0622	42.75		0.0002	0.0000		0.0854		
\$900,000	2.17		0.2833	0.0031	0.56		0.6284	0.0189	4.59		0.0851	0.0543	48.09		0.0001	0.0000		0.0763		
\$1,000,000	2.42		0.2625	0.0029	0.62		0.5969	0.0179	5.10		0.0754	0.0481	53.43		0.0001	0.0000		0.0689		
\$2,000,000	4.83		0.1569	0.0017	1.24		0.3721	0.0112	10.19		0.0340	0.0217	106.87		0.0000	0.0000		0.0346		
\$3,000,000	7.25		0.1142	0.0013	1.86		0.2584	0.0078	15.29		0.0215	0.0137	160.30		0.0000	0.0000		0.0228		
\$4,000,000	9.66		0.0902	0.0010	2.48		0.1930	0.0058	20.39		0.0155	0.0099	213.74		0.0000	0.0000		0.0167		
\$5,000,000	12.08		0.0744	0.0008	3.10		0.1508	0.0045	25.48		0.0121	0.0077	267.17		0.0000	0.0000		0.0130		
\$6,000,000	14.49		0.0630	0.0007	3.72		0.1215	0.0036	30.58		0.0099	0.0063	320.60		0.0000	0.0000		0.0106		
\$7,000,000	16.91		0.0544	0.0006	4.34		0.0999	0.0030	35.68		0.0084	0.0054	374.04		0.0000	0.0000		0.0090		
\$8,000,000	19.32		0.0476	0.0005	4.96		0.0834	0.0025	40.77		0.0073	0.0047	427.47		0.0000	0.0000		0.0077		
\$9,000,000	21.74		0.0421	0.0005	5.58		0.0704	0.0021	45.87		0.0065	0.0041	480.91		0.0000	0.0000		0.0067		
\$10,000,000	24.15		0.0374	0.0004	6.20		0.0598	0.0018	50.97		0.0058	0.0037	534.34		0.0000	0.0000		0.0059		

Death Average Cost Per Case	\$414,034	Target Cost Ratio	0.9856
P.T. Average Cost Per Case	\$1,614,167	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$196,203	Assessment Factor	1.000
T.T. Average Cost Per Case	\$18,715		

PENNSYLVANIA

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.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	
\$10,000	0.02	0.013	0.9833	0.0128	0.01	0.040	0.9956	0.0398	0.05	0.640	0.9563	0.6120	0.51	0.233	0.6259	0.1458	0.074	0.8104	0.9860	
\$15,000	0.03		0.9756	0.0127	0.01		0.9934	0.0397	0.07		0.9356	0.5988	0.77		0.5188	0.1209		0.7721		
\$20,000	0.04		0.9679	0.0126	0.01		0.9912	0.0396	0.09		0.9157	0.5860	1.03		0.4395	0.1024		0.7406		
\$25,000	0.05		0.9604	0.0125	0.01		0.9890	0.0396	0.11		0.8964	0.5737	1.28		0.3783	0.0881		0.7139		
\$30,000	0.07		0.9530	0.0124	0.02		0.9868	0.0395	0.14		0.8778	0.5618	1.54		0.3297	0.0768		0.6905		
\$35,000	0.08		0.9456	0.0123	0.02		0.9846	0.0394	0.16		0.8597	0.5502	1.80		0.2905	0.0677		0.6696		
\$40,000	0.09		0.9383	0.0122	0.02		0.9824	0.0393	0.18		0.8422	0.5390	2.06		0.2584	0.0602		0.6507		
\$50,000	0.11		0.9238	0.0120	0.03		0.9781	0.0391	0.23		0.8086	0.5175	2.57		0.2092	0.0487		0.6173		
\$75,000	0.16		0.8882	0.0115	0.04		0.9672	0.0387	0.34		0.7321	0.4685	3.85		0.1322	0.0308		0.5495		
\$100,000	0.22		0.8538	0.0111	0.05		0.9563	0.0383	0.45		0.6641	0.4250	5.14		0.0864	0.0201		0.4945		
\$125,000	0.27		0.8210	0.0107	0.06		0.9456	0.0378	0.56		0.6033	0.3861	6.42		0.0561	0.0131		0.4477		
\$150,000	0.33		0.7897	0.0103	0.08		0.9351	0.0374	0.68		0.5489	0.3513	7.71		0.0364	0.0085		0.4075		
\$175,000	0.38		0.7598	0.0099	0.09		0.9246	0.0370	0.79		0.5003	0.3202	8.99		0.0243	0.0057		0.3728		
\$200,000	0.44		0.7310	0.0095	0.10		0.9143	0.0366	0.90		0.4572	0.2926	10.28		0.0172	0.0040		0.3427		
\$225,000	0.49		0.7032	0.0091	0.11		0.9042	0.0362	1.02		0.4191	0.2682	11.56		0.0129	0.0030		0.3165		
\$250,000	0.54		0.6764	0.0088	0.13		0.8942	0.0358	1.13		0.3855	0.2467	12.85		0.0100	0.0023		0.2936		
\$275,000	0.60		0.6506	0.0085	0.14		0.8845	0.0354	1.24		0.3557	0.2277	14.13		0.0079	0.0019		0.2735		
\$300,000	0.65		0.6259	0.0081	0.15		0.8751	0.0350	1.35		0.3293	0.2107	15.42		0.0064	0.0015		0.2553		
\$325,000	0.71		0.6021	0.0078	0.17		0.8657	0.0346	1.47		0.3056	0.1956	16.70		0.0052	0.0012		0.2392		
\$350,000	0.76		0.5791	0.0075	0.18		0.8565	0.0343	1.58		0.2844	0.1820	17.99		0.0044	0.0010		0.2248		
\$375,000	0.82		0.5569	0.0072	0.19		0.8473	0.0339	1.69		0.2652	0.1697	19.27		0.0036	0.0008		0.2116		
\$400,000	0.87		0.5355	0.0070	0.20		0.8382	0.0335	1.81		0.2479	0.1587	20.56		0.0029	0.0007		0.1999		
\$425,000	0.93		0.5153	0.0067	0.22		0.8295	0.0332	1.92		0.2323	0.1487	21.84		0.0023	0.0005		0.1891		
\$450,000	0.98		0.4964	0.0065	0.23		0.8210	0.0328	2.03		0.2182	0.1396	23.13		0.0020	0.0005		0.1794		
\$475,000	1.03		0.4783	0.0062	0.24		0.8137	0.0325	2.14		0.2053	0.1314	24.41		0.0016	0.0004		0.1705		
\$500,000	1.09		0.4615	0.0060	0.25		0.8059	0.0322	2.26		0.1936	0.1239	25.70		0.0012	0.0003		0.1624		
\$600,000	1.31		0.4064	0.0053	0.30		0.7691	0.0308	2.71		0.1567	0.1003	30.84		0.0004	0.0001		0.1365		
\$700,000	1.52		0.3647	0.0047	0.36		0.7374	0.0295	3.16		0.1311	0.0839	35.98		0.0003	0.0001		0.1182		
\$800,000	1.74		0.3318	0.0043	0.41		0.7089	0.0284	3.61		0.1123	0.0719	41.12		0.0002	0.0000		0.1046		
\$900,000	1.96		0.3050	0.0040	0.46		0.6814	0.0273	4.06		0.0980	0.0627	46.26		0.0001	0.0000		0.0940		
\$1,000,000	2.18		0.2828	0.0037	0.51		0.6543	0.0262	4.51		0.0867	0.0555	51.40		0.0001	0.0000		0.0854		
\$2,000,000	4.36		0.1697	0.0022	1.02		0.4351	0.0174	9.03		0.0391	0.0250	102.80		0.0000	0.0000		0.0446		
\$3,000,000	6.53		0.1240	0.0016	1.52		0.3109	0.0124	13.54		0.0246	0.0158	154.19		0.0000	0.0000		0.0298		
\$4,000,000	8.71		0.0983	0.0013	2.03		0.2366	0.0095	18.05		0.0178	0.0114	205.59		0.0000	0.0000		0.0222		
\$5,000,000	10.89		0.0814	0.0011	2.54		0.1879	0.0075	22.57		0.0139	0.0089	256.99		0.0000	0.0000		0.0175		
\$6,000,000	13.07		0.0693	0.0009	3.05		0.1535	0.0061	27.08		0.0114	0.0073	308.39		0.0000	0.0000		0.0143		
\$7,000,000	15.25		0.0601	0.0008	3.56		0.1281	0.0051	31.60		0.0096	0.0061	359.79		0.0000	0.0000		0.0120		
\$8,000,000	17.43		0.0528	0.0007	4.07		0.1086	0.0043	36.11		0.0083	0.0053	411.18		0.0000	0.0000		0.0103		
\$9,000,000	19.60		0.0469	0.0006	4.57		0.0931	0.0037	40.62		0.0074	0.0047	462.58		0.0000	0.0000		0.0090		
\$10,000,000	21.78		0.0420	0.0005	5.08		0.0805	0.0032	45.14		0.0066	0.0042	513.98		0.0000	0.0000		0.0079		

Death Average Cost Per Case	\$459,102	Target Cost Ratio	0.9856
P.T. Average Cost Per Case	\$1,967,667	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$221,550	Assessment Factor	1.000
T.T. Average Cost Per Case	\$19,456		

PENNSYLVANIA

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.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	
\$10,000	0.02	0.023	0.9849	0.0227	0.00	0.045	0.9964	0.0448	0.04	0.679	0.9611	0.6526	0.49	0.202	0.6356	0.1284	0.051	0.8485	0.9860	
\$15,000	0.03		0.9779	0.0225	0.01		0.9946	0.0448	0.06		0.9426	0.6401	0.74		0.5294	0.1069		0.8143		
\$20,000	0.04		0.9710	0.0223	0.01		0.9928	0.0447	0.08		0.9247	0.6279	0.99		0.4503	0.0910		0.7859		
\$25,000	0.05		0.9642	0.0222	0.01		0.9910	0.0446	0.10		0.9074	0.6161	1.24		0.3889	0.0786		0.7615		
\$30,000	0.06		0.9575	0.0220	0.01		0.9892	0.0445	0.12		0.8905	0.6047	1.48		0.3399	0.0687		0.7399		
\$35,000	0.07		0.9508	0.0219	0.01		0.9874	0.0444	0.14		0.8741	0.5935	1.73		0.3002	0.0606		0.7204		
\$40,000	0.08		0.9442	0.0217	0.02		0.9856	0.0444	0.16		0.8582	0.5827	1.98		0.2676	0.0540		0.7028		
\$50,000	0.10		0.9311	0.0214	0.02		0.9821	0.0442	0.20		0.8276	0.5619	2.47		0.2174	0.0439		0.6714		
\$75,000	0.15		0.8989	0.0207	0.03		0.9732	0.0438	0.30		0.7573	0.5142	3.71		0.1389	0.0281		0.6068		
\$100,000	0.20		0.8676	0.0200	0.04		0.9643	0.0434	0.40		0.6943	0.4714	4.94		0.0922	0.0186		0.5534		
\$125,000	0.24		0.8374	0.0193	0.05		0.9555	0.0430	0.50		0.6373	0.4327	6.18		0.0610	0.0123		0.5073		
\$150,000	0.29		0.8086	0.0186	0.06		0.9468	0.0426	0.60		0.5856	0.3976	7.42		0.0402	0.0081		0.4669		
\$175,000	0.34		0.7809	0.0180	0.07		0.9381	0.0422	0.70		0.5387	0.3658	8.65		0.0270	0.0054		0.4314		
\$200,000	0.39		0.7543	0.0173	0.08		0.9296	0.0418	0.80		0.4965	0.3371	9.89		0.0190	0.0038		0.4000		
\$225,000	0.44		0.7285	0.0168	0.09		0.9211	0.0415	0.90		0.4584	0.3113	11.12		0.0141	0.0029		0.3725		
\$250,000	0.49		0.7036	0.0162	0.10		0.9127	0.0411	1.00		0.4243	0.2881	12.36		0.0110	0.0022		0.3476		
\$275,000	0.54		0.6794	0.0156	0.11		0.9045	0.0407	1.10		0.3938	0.2674	13.60		0.0087	0.0018		0.3255		
\$300,000	0.59		0.6561	0.0151	0.12		0.8963	0.0403	1.20		0.3664	0.2488	14.83		0.0070	0.0014		0.3056		
\$325,000	0.64		0.6336	0.0146	0.13		0.8884	0.0400	1.30		0.3418	0.2321	16.07		0.0058	0.0012		0.2879		
\$350,000	0.69		0.6119	0.0141	0.15		0.8806	0.0396	1.40		0.3196	0.2170	17.30		0.0048	0.0010		0.2717		
\$375,000	0.73		0.5909	0.0136	0.16		0.8729	0.0393	1.50		0.2994	0.2033	18.54		0.0040	0.0008		0.2570		
\$400,000	0.78		0.5706	0.0131	0.17		0.8653	0.0389	1.60		0.2810	0.1908	19.78		0.0033	0.0007		0.2435		
\$425,000	0.83		0.5509	0.0127	0.18		0.8578	0.0386	1.70		0.2642	0.1794	21.01		0.0026	0.0005		0.2312		
\$450,000	0.88		0.5319	0.0122	0.19		0.8502	0.0383	1.80		0.2489	0.1690	22.25		0.0022	0.0004		0.2199		
\$475,000	0.93		0.5138	0.0118	0.20		0.8428	0.0379	1.90		0.2349	0.1595	23.48		0.0019	0.0004		0.2096		
\$500,000	0.98		0.4969	0.0114	0.21		0.8355	0.0376	2.00		0.2221	0.1508	24.72		0.0015	0.0003		0.2001		
\$600,000	1.17		0.4379	0.0101	0.25		0.8095	0.0364	2.40		0.1804	0.1225	29.66		0.0004	0.0001		0.1691		
\$700,000	1.37		0.3931	0.0090	0.29		0.7795	0.0351	2.80		0.1509	0.1025	34.61		0.0003	0.0001		0.1467		
\$800,000	1.57		0.3578	0.0082	0.33		0.7519	0.0338	3.20		0.1292	0.0878	39.55		0.0002	0.0000		0.1298		
\$900,000	1.76		0.3292	0.0076	0.37		0.7275	0.0327	3.60		0.1128	0.0766	44.50		0.0001	0.0000		0.1169		
\$1,000,000	1.96		0.3054	0.0070	0.41		0.7046	0.0317	4.00		0.0998	0.0678	49.44		0.0001	0.0000		0.1065		
\$2,000,000	3.92		0.1840	0.0042	0.83		0.5026	0.0226	7.99		0.0449	0.0305	98.88		0.0000	0.0000		0.0573		
\$3,000,000	5.87		0.1349	0.0031	1.24		0.3710	0.0167	11.99		0.0283	0.0192	148.32		0.0000	0.0000		0.0390		
\$4,000,000	7.83		0.1073	0.0025	1.66		0.2880	0.0130	15.99		0.0204	0.0139	197.76		0.0000	0.0000		0.0294		
\$5,000,000	9.79		0.0892	0.0021	2.07		0.2321	0.0104	19.99		0.0159	0.0108	247.20		0.0000	0.0000		0.0233		
\$6,000,000	11.75		0.0762	0.0018	2.49		0.1922	0.0087	23.98		0.0130	0.0088	296.64		0.0000	0.0000		0.0193		
\$7,000,000	13.70		0.0664	0.0015	2.90		0.1624	0.0073	27.98		0.0110	0.0074	346.08		0.0000	0.0000		0.0162		
\$8,000,000	15.66		0.0586	0.0013	3.32		0.1393	0.0063	31.98		0.0095	0.0064	395.52		0.0000	0.0000		0.0140		
\$9,000,000	17.62		0.0523	0.0012	3.73		0.1210	0.0054	35.98		0.0084	0.0057	444.95		0.0000	0.0000		0.0123		
\$10,000,000	19.58		0.0470	0.0011	4.14		0.1060	0.0048	39.97		0.0075	0.0051	494.39		0.0000	0.0000		0.0110		

Death Average Cost Per Case	\$510,852	Target Cost Ratio	0.9856
P.T. Average Cost Per Case	\$2,412,840	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$250,172	Assessment Factor	1.000
T.T. Average Cost Per Case	\$20,227		

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.
	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.			
\$10,000	0.02	0.029	0.9864	0.0286	0.00	0.070	0.9971	0.0698	0.04	0.688	0.9655	0.6642	0.48	0.172	0.6452	0.1110	0.041	0.8736	0.9860	
\$15,000	0.03		0.9801	0.0284	0.01		0.9956	0.0697	0.05		0.9489	0.6529	0.71		0.5400	0.0929		0.8439		
\$20,000	0.04		0.9739	0.0282	0.01		0.9941	0.0696	0.07		0.9329	0.6418	0.95		0.4610	0.0793		0.8189		
\$25,000	0.04		0.9677	0.0281	0.01		0.9927	0.0695	0.09		0.9172	0.6311	1.19		0.3995	0.0687		0.7974		
\$30,000	0.05		0.9617	0.0279	0.01		0.9912	0.0694	0.11		0.9020	0.6206	1.43		0.3502	0.0602		0.7781		
\$35,000	0.06		0.9557	0.0277	0.01		0.9898	0.0693	0.12		0.8872	0.6104	1.66		0.3100	0.0533		0.7607		
\$40,000	0.07		0.9497	0.0275	0.01		0.9883	0.0692	0.14		0.8728	0.6005	1.90		0.2769	0.0476		0.7448		
\$50,000	0.09		0.9379	0.0272	0.02		0.9855	0.0690	0.18		0.8449	0.5813	2.38		0.2257	0.0388		0.7163		
\$75,000	0.13		0.9089	0.0264	0.03		0.9783	0.0685	0.27		0.7805	0.5370	3.57		0.1458	0.0251		0.6570		
\$100,000	0.18		0.8806	0.0255	0.03		0.9711	0.0680	0.35		0.7223	0.4969	4.76		0.0981	0.0169		0.6073		
\$125,000	0.22		0.8531	0.0247	0.04		0.9639	0.0675	0.44		0.6692	0.4604	5.94		0.0660	0.0114		0.5640		
\$150,000	0.26		0.8265	0.0240	0.05		0.9567	0.0670	0.53		0.6205	0.4269	7.13		0.0442	0.0076		0.5255		
\$175,000	0.31		0.8010	0.0232	0.06		0.9496	0.0665	0.62		0.5759	0.3962	8.32		0.0299	0.0051		0.4910		
\$200,000	0.35		0.7765	0.0225	0.07		0.9426	0.0660	0.71		0.5350	0.3681	9.51		0.0210	0.0036		0.4602		
\$225,000	0.39		0.7527	0.0218	0.08		0.9356	0.0655	0.80		0.4977	0.3424	10.70		0.0155	0.0027		0.4324		
\$250,000	0.44		0.7297	0.0212	0.08		0.9287	0.0650	0.88		0.4637	0.3190	11.89		0.0121	0.0021		0.4073		
\$275,000	0.48		0.7073	0.0205	0.09		0.9218	0.0645	0.97		0.4328	0.2978	13.08		0.0096	0.0017		0.3845		
\$300,000	0.53		0.6855	0.0199	0.10		0.9150	0.0641	1.06		0.4048	0.2785	14.27		0.0078	0.0013		0.3638		
\$325,000	0.57		0.6644	0.0193	0.11		0.9083	0.0636	1.15		0.3794	0.2610	15.46		0.0063	0.0011		0.3450		
\$350,000	0.61		0.6440	0.0187	0.12		0.9016	0.0631	1.24		0.3563	0.2451	16.64		0.0053	0.0009		0.3278		
\$375,000	0.66		0.6242	0.0181	0.13		0.8951	0.0627	1.33		0.3353	0.2307	17.83		0.0045	0.0008		0.3123		
\$400,000	0.70		0.6050	0.0175	0.13		0.8886	0.0622	1.42		0.3160	0.2174	19.02		0.0037	0.0006		0.2977		
\$425,000	0.74		0.5864	0.0170	0.14		0.8823	0.0618	1.50		0.2983	0.2052	20.21		0.0030	0.0005		0.2845		
\$450,000	0.79		0.5683	0.0165	0.15		0.8760	0.0613	1.59		0.2820	0.1940	21.40		0.0025	0.0004		0.2722		
\$475,000	0.83		0.5506	0.0160	0.16		0.8698	0.0609	1.68		0.2670	0.1837	22.59		0.0021	0.0004		0.2610		
\$500,000	0.88		0.5336	0.0155	0.17		0.8637	0.0605	1.77		0.2532	0.1742	23.78		0.0018	0.0003		0.2505		
\$600,000	1.05		0.4729	0.0137	0.20		0.8394	0.0588	2.12		0.2075	0.1428	28.53		0.0004	0.0001		0.2154		
\$700,000	1.23		0.4248	0.0123	0.24		0.8164	0.0571	2.48		0.1737	0.1195	33.29		0.0003	0.0000		0.1889		
\$800,000	1.40		0.3868	0.0112	0.27		0.7953	0.0557	2.83		0.1488	0.1024	38.04		0.0002	0.0000		0.1693		
\$900,000	1.58		0.3560	0.0103	0.30		0.7709	0.0540	3.19		0.1298	0.0893	42.80		0.0001	0.0000		0.1536		
\$1,000,000	1.75		0.3304	0.0096	0.34		0.7492	0.0524	3.54		0.1149	0.0790	47.56		0.0001	0.0000		0.1410		
\$2,000,000	3.51		0.1998	0.0058	0.67		0.5714	0.0400	7.08		0.0516	0.0355	95.11		0.0000	0.0000		0.0813		
\$3,000,000	5.26		0.1470	0.0043	1.01		0.4379	0.0307	10.62		0.0325	0.0223	142.67		0.0000	0.0000		0.0573		
\$4,000,000	7.01		0.1173	0.0034	1.34		0.3475	0.0243	14.16		0.0234	0.0161	190.22		0.0000	0.0000		0.0438		
\$5,000,000	8.76		0.0978	0.0028	1.68		0.2845	0.0199	17.70		0.0182	0.0125	237.78		0.0000	0.0000		0.0352		
\$6,000,000	10.52		0.0839	0.0024	2.02		0.2386	0.0167	21.24		0.0148	0.0102	285.33		0.0000	0.0000		0.0293		
\$7,000,000	12.27		0.0733	0.0021	2.35		0.2039	0.0143	24.78		0.0125	0.0086	332.89		0.0000	0.0000		0.0250		
\$8,000,000	14.02		0.0650	0.0019	2.69		0.1768	0.0124	28.32		0.0108	0.0074	380.44		0.0000	0.0000		0.0217		
\$9,000,000	15.77		0.0582	0.0017	3.02		0.1550	0.0109	31.86		0.0095	0.0065	428.00		0.0000	0.0000		0.0191		
\$10,000,000	17.53		0.0525	0.0015	3.36		0.1372	0.0096	35.40		0.0085	0.0058	475.56		0.0000	0.0000		0.0169		

Death Average Cost Per Case
P.T. Average Cost Per Case
P.P Average Cost Per Case
T.T. Average Cost Per Case

\$570,571
\$2,976,743
\$282,491
\$21,028

Target Cost Ratio
Loss Adjustment Expense
Assessment Factor

0.9856
1.000
1.000

PENNSYLVANIA

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	0.048	0.9878	0.0474	0.00	0.095	0.9976	0.0948	0.03	0.701	0.9693	0.6795	0.46	0.119	0.6546	0.0779	0.037	0.8996	0.9860	
\$15,000	0.02		0.9821	0.0471	0.00		0.9965	0.0947	0.05		0.9545	0.6691	0.69		0.5505	0.0655		0.8764		
\$20,000	0.03		0.9766	0.0469	0.01		0.9953	0.0946	0.06		0.9402	0.6590	0.91		0.4718	0.0561		0.8566		
\$25,000	0.04		0.9711	0.0466	0.01		0.9941	0.0944	0.08		0.9261	0.6492	1.14		0.4102	0.0488		0.8390		
\$30,000	0.05		0.9656	0.0463	0.01		0.9929	0.0943	0.09		0.9124	0.6396	1.37		0.3606	0.0429		0.8231		
\$35,000	0.05		0.9602	0.0461	0.01		0.9918	0.0942	0.11		0.8990	0.6302	1.60		0.3200	0.0381		0.8086		
\$40,000	0.06		0.9549	0.0458	0.01		0.9906	0.0941	0.13		0.8860	0.6211	1.83		0.2863	0.0341		0.7951		
\$50,000	0.08		0.9443	0.0453	0.01		0.9883	0.0939	0.16		0.8607	0.6033	2.29		0.2342	0.0279		0.7704		
\$75,000	0.12		0.9183	0.0441	0.02		0.9825	0.0933	0.24		0.8018	0.5621	3.43		0.1528	0.0182		0.7177		
\$100,000	0.16		0.8928	0.0429	0.03		0.9767	0.0928	0.31		0.7483	0.5245	4.57		0.1041	0.0124		0.6726		
\$125,000	0.20		0.8678	0.0417	0.03		0.9708	0.0922	0.39		0.6990	0.4900	5.72		0.0712	0.0085		0.6324		
\$150,000	0.23		0.8437	0.0405	0.04		0.9651	0.0917	0.47		0.6535	0.4581	6.86		0.0484	0.0058		0.5961		
\$175,000	0.27		0.8203	0.0394	0.05		0.9593	0.0911	0.55		0.6113	0.4285	8.01		0.0331	0.0039		0.5629		
\$200,000	0.31		0.7977	0.0383	0.05		0.9536	0.0906	0.63		0.5723	0.4012	9.15		0.0232	0.0028		0.5329		
\$225,000	0.35		0.7759	0.0372	0.06		0.9479	0.0900	0.71		0.5362	0.3758	10.29		0.0171	0.0020		0.5050		
\$250,000	0.39		0.7547	0.0362	0.07		0.9422	0.0895	0.78		0.5028	0.3525	11.44		0.0132	0.0016		0.4798		
\$275,000	0.43		0.7340	0.0352	0.07		0.9366	0.0890	0.86		0.4721	0.3310	12.58		0.0105	0.0013		0.4565		
\$300,000	0.47		0.7139	0.0343	0.08		0.9310	0.0884	0.94		0.4440	0.3112	13.72		0.0085	0.0010		0.4349		
\$325,000	0.51		0.6943	0.0333	0.09		0.9254	0.0879	1.02		0.4181	0.2931	14.87		0.0070	0.0008		0.4151		
\$350,000	0.55		0.6752	0.0324	0.09		0.9199	0.0874	1.10		0.3944	0.2765	16.01		0.0058	0.0007		0.3970		
\$375,000	0.59		0.6567	0.0315	0.10		0.9144	0.0869	1.18		0.3726	0.2612	17.15		0.0049	0.0006		0.3802		
\$400,000	0.63		0.6386	0.0307	0.11		0.9090	0.0864	1.25		0.3526	0.2472	18.30		0.0042	0.0005		0.3648		
\$425,000	0.66		0.6211	0.0298	0.12		0.9036	0.0858	1.33		0.3341	0.2342	19.44		0.0035	0.0004		0.3502		
\$450,000	0.70		0.6040	0.0290	0.12		0.8983	0.0853	1.41		0.3171	0.2223	20.58		0.0028	0.0003		0.3369		
\$475,000	0.74		0.5874	0.0282	0.13		0.8931	0.0848	1.49		0.3013	0.2112	21.73		0.0023	0.0003		0.3245		
\$500,000	0.78		0.5712	0.0274	0.14		0.8879	0.0844	1.57		0.2866	0.2009	22.87		0.0020	0.0002		0.3129		
\$600,000	0.94		0.5110	0.0245	0.16		0.8678	0.0824	1.88		0.2373	0.1664	27.45		0.0004	0.0001		0.2734		
\$700,000	1.09		0.4601	0.0221	0.19		0.8481	0.0806	2.19		0.1999	0.1401	32.02		0.0003	0.0000		0.2428		
\$800,000	1.25		0.4192	0.0201	0.22		0.8292	0.0788	2.51		0.1713	0.1201	36.59		0.0002	0.0000		0.2190		
\$900,000	1.41		0.3860	0.0185	0.24		0.8125	0.0772	2.82		0.1494	0.1048	41.17		0.0001	0.0000		0.2005		
\$1,000,000	1.56		0.3583	0.0172	0.27		0.7939	0.0754	3.13		0.1322	0.0927	45.74		0.0001	0.0000		0.1853		
\$2,000,000	3.13		0.2175	0.0104	0.54		0.6369	0.0605	6.27		0.0594	0.0416	91.49		0.0000	0.0000		0.1125		
\$3,000,000	4.69		0.1605	0.0077	0.81		0.5095	0.0484	9.40		0.0373	0.0262	137.23		0.0000	0.0000		0.0823		
\$4,000,000	6.25		0.1284	0.0062	1.08		0.4147	0.0394	12.54		0.0269	0.0188	182.97		0.0000	0.0000		0.0644		
\$5,000,000	7.81		0.1074	0.0052	1.35		0.3454	0.0328	15.67		0.0209	0.0146	228.72		0.0000	0.0000		0.0526		
\$6,000,000	9.38		0.0924	0.0044	1.62		0.2936	0.0279	18.81		0.0170	0.0119	274.46		0.0000	0.0000		0.0442		
\$7,000,000	10.94		0.0811	0.0039	1.89		0.2536	0.0241	21.94		0.0143	0.0100	320.20		0.0000	0.0000		0.0380		
\$8,000,000	12.50		0.0721	0.0035	2.17		0.2221	0.0211	25.08		0.0124	0.0087	365.95		0.0000	0.0000		0.0333		
\$9,000,000	14.07		0.0648	0.0031	2.44		0.1965	0.0187	28.21		0.0109	0.0076	411.69		0.0000	0.0000		0.0294		
\$10,000,000	15.63		0.0587	0.0028	2.71		0.1755	0.0167	31.35		0.0097	0.0068	457.43		0.0000	0.0000		0.0263		

Death Average Cost Per Case	\$639,838	Target Cost Ratio	0.9856
P.T. Average Cost Per Case	\$3,695,085	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$318,986	Assessment Factor	1.000
T.T. Average Cost Per Case	\$21,861		

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		0.9856				HG A	HG B	HG C	HG D	HG E	HG F	HG G	
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	HG A	HG B	HG C	HG D	HG E	HG F								HG G
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	(24)	(25)	(26)	(27)	(28)	(29)	(30)	
\$10,000	0.7127	0.7491	0.7859	0.8104	0.8485	0.8736	0.8996	0.7024	0.7383	0.7746	0.7987	0.8363	0.8610	0.8866	0.707	0.743	0.780	0.804	0.841	0.866	0.892
\$15,000	0.6627	0.7043	0.7467	0.7721	0.8143	0.8439	0.8764	0.6532	0.6942	0.7359	0.7610	0.8026	0.8317	0.8638	0.658	0.699	0.741	0.766	0.808	0.837	0.869
\$20,000	0.6227	0.6681	0.7146	0.7406	0.7859	0.8189	0.8566	0.6137	0.6585	0.7043	0.7299	0.7746	0.8071	0.8443	0.619	0.664	0.709	0.735	0.780	0.812	0.849
\$25,000	0.5896	0.6377	0.6871	0.7139	0.7615	0.7974	0.8390	0.5811	0.6285	0.6772	0.7036	0.7505	0.7859	0.8269	0.586	0.634	0.682	0.709	0.756	0.791	0.832
\$30,000	0.5611	0.6113	0.6629	0.6905	0.7399	0.7781	0.8231	0.5530	0.6025	0.6534	0.6806	0.7292	0.7669	0.8112	0.558	0.608	0.658	0.686	0.734	0.772	0.816
\$35,000	0.5365	0.5881	0.6413	0.6696	0.7204	0.7607	0.8086	0.5288	0.5796	0.6321	0.6600	0.7100	0.7497	0.7970	0.534	0.585	0.637	0.665	0.715	0.755	0.802
\$40,000	0.5146	0.5673	0.6219	0.6507	0.7028	0.7448	0.7951	0.5072	0.5591	0.6129	0.6413	0.6927	0.7341	0.7837	0.512	0.564	0.618	0.646	0.698	0.739	0.789
\$50,000	0.4764	0.5308	0.5873	0.6173	0.6714	0.7163	0.7704	0.4695	0.5232	0.5788	0.6084	0.6617	0.7060	0.7593	0.475	0.528	0.584	0.613	0.667	0.711	0.764
\$75,000	0.4013	0.4573	0.5164	0.5495	0.6068	0.6570	0.7177	0.3955	0.4507	0.5090	0.5416	0.5981	0.6475	0.7074	0.401	0.456	0.514	0.547	0.603	0.653	0.712
\$100,000	0.3435	0.3993	0.4589	0.4945	0.5534	0.6073	0.6726	0.3386	0.3936	0.4523	0.4874	0.5454	0.5986	0.6629	0.344	0.399	0.457	0.492	0.550	0.604	0.668
\$125,000	0.2971	0.3517	0.4104	0.4477	0.5073	0.5640	0.6324	0.2928	0.3466	0.4045	0.4413	0.5000	0.5559	0.6233	0.298	0.352	0.410	0.446	0.505	0.561	0.628
\$150,000	0.2604	0.3123	0.3694	0.4075	0.4669	0.5255	0.5961	0.2567	0.3078	0.3641	0.4016	0.4602	0.5179	0.5875	0.262	0.313	0.369	0.407	0.465	0.523	0.593
\$175,000	0.2308	0.2799	0.3345	0.3728	0.4314	0.4910	0.5629	0.2275	0.2759	0.3297	0.3674	0.4252	0.4839	0.5548	0.233	0.281	0.335	0.372	0.430	0.489	0.560
\$200,000	0.2068	0.2529	0.3048	0.3427	0.4000	0.4602	0.5329	0.2038	0.2493	0.3004	0.3378	0.3942	0.4536	0.5252	0.209	0.254	0.305	0.343	0.399	0.459	0.530
\$225,000	0.1868	0.2302	0.2792	0.3165	0.3725	0.4324	0.5050	0.1841	0.2269	0.2752	0.3119	0.3671	0.4262	0.4977	0.189	0.232	0.280	0.317	0.372	0.431	0.503
\$250,000	0.1696	0.2106	0.2572	0.2936	0.3476	0.4073	0.4798	0.1672	0.2076	0.2535	0.2894	0.3426	0.4014	0.4729	0.172	0.213	0.259	0.294	0.348	0.406	0.478
\$275,000	0.1549	0.1935	0.2378	0.2735	0.3255	0.3845	0.4565	0.1527	0.1907	0.2344	0.2696	0.3208	0.3790	0.4499	0.158	0.196	0.239	0.275	0.326	0.384	0.455
\$300,000	0.1423	0.1786	0.2207	0.2553	0.3056	0.3638	0.4349	0.1403	0.1760	0.2175	0.2516	0.3012	0.3586	0.4286	0.145	0.181	0.223	0.257	0.306	0.364	0.434
\$325,000	0.1310	0.1656	0.2056	0.2392	0.2879	0.3450	0.4151	0.1291	0.1632	0.2026	0.2358	0.2838	0.3400	0.4091	0.134	0.168	0.208	0.241	0.289	0.345	0.414
\$350,000	0.1214	0.1539	0.1920	0.2248	0.2717	0.3278	0.3970	0.1197	0.1517	0.1892	0.2216	0.2678	0.3231	0.3913	0.125	0.157	0.194	0.227	0.273	0.328	0.396
\$375,000	0.1130	0.1436	0.1797	0.2116	0.2570	0.3123	0.3802	0.1114	0.1415	0.1771	0.2086	0.2533	0.3078	0.3747	0.116	0.147	0.182	0.214	0.258	0.313	0.380
\$400,000	0.1056	0.1345	0.1690	0.1999	0.2435	0.2977	0.3648	0.1041	0.1326	0.1666	0.1970	0.2400	0.2934	0.3595	0.109	0.138	0.172	0.202	0.245	0.298	0.365
\$425,000	0.0993	0.1265	0.1592	0.1891	0.2312	0.2845	0.3502	0.0979	0.1247	0.1569	0.1864	0.2279	0.2804	0.3452	0.103	0.130	0.162	0.191	0.233	0.285	0.350
\$450,000	0.0936	0.1193	0.1504	0.1794	0.2199	0.2722	0.3369	0.0923	0.1176	0.1482	0.1768	0.2167	0.2683	0.3320	0.097	0.123	0.153	0.182	0.222	0.273	0.337
\$475,000	0.0885	0.1130	0.1424	0.1705	0.2096	0.2610	0.3245	0.0872	0.1114	0.1403	0.1680	0.2066	0.2572	0.3198	0.092	0.116	0.145	0.173	0.212	0.262	0.325
\$500,000	0.0841	0.1073	0.1352	0.1624	0.2001	0.2505	0.3129	0.0829	0.1058	0.1333	0.1601	0.1972	0.2469	0.3084	0.088	0.111	0.138	0.165	0.202	0.252	0.313
\$600,000	0.0698	0.0894	0.1129	0.1365	0.1691	0.2154	0.2734	0.0688	0.0881	0.1113	0.1345	0.1667	0.2123	0.2695	0.074	0.093	0.116	0.140	0.172	0.217	0.275
\$700,000	0.0598	0.0769	0.0972	0.1182	0.1467	0.1889	0.2428	0.0589	0.0758	0.0958	0.1165	0.1446	0.1862	0.2393	0.064	0.081	0.101	0.122	0.150	0.191	0.244
\$800,000	0.0521	0.0674	0.0854	0.1046	0.1298	0.1693	0.2190	0.0513	0.0664	0.0842	0.1031	0.1279	0.1669	0.2158	0.056	0.071	0.089	0.108	0.133	0.172	0.221
\$900,000	0.0462	0.0598	0.0763	0.0940	0.1169	0.1536	0.2005	0.0455	0.0589	0.0752	0.0926	0.1152	0.1514	0.1976	0.051	0.064	0.080	0.098	0.120	0.156	0.203
\$1,000,000	0.0415	0.0539	0.0689	0.0854	0.1065	0.1410	0.1853	0.0409	0.0531	0.0679	0.0842	0.1050	0.1390	0.1826	0.0459	0.0581	0.0729	0.0892	0.1100	0.1440	0.1876
\$2,000,000	0.0201	0.0266	0.0346	0.0446	0.0573	0.0813	0.1125	0.0198	0.0262	0.0341	0.0440	0.0565	0.0801	0.1109	0.0248	0.0312	0.0391	0.0490	0.0615	0.0851	0.1159
\$3,000,000	0.0130	0.0173	0.0228	0.0298	0.0390	0.0573	0.0823	0.0128	0.0171	0.0225	0.0294	0.0384	0.0565	0.0811	0.0178	0.0221	0.0275	0.0344	0.0434	0.0615	0.0861
\$4,000,000	0.0094	0.0126	0.0167	0.0222	0.0294	0.0438	0.0644	0.0093	0.0124	0.0165	0.0219	0.0290	0.0432	0.0635	0.0140	0.0174	0.0215	0.0269	0.0340	0.0482	0.0685
\$5,000,000	0.0074	0.0099	0.0130	0.0175	0.0233	0.0352	0.0526	0.0073	0.0098	0.0128	0.0172	0.0230	0.0347	0.0518	0.0110	0.0147	0.0178	0.0222	0.0280	0.0397	0.0568
\$6,000,000	0.0060	0.0081	0.0106	0.0143	0.0193	0.0293	0.0442	0.0059	0.0080	0.0104	0.0141	0.0190	0.0289	0.0436	0.0089	0.0120	0.0154	0.0191	0.0240	0.0339	0.0486
\$7,000,000	0.0050	0.0067	0.0090	0.0120	0.0162	0.0250	0.0380	0.0049	0.0066	0.0089	0.0118	0.0160	0.0246	0.0375	0.0074	0.0099	0.0134	0.0168	0.0210	0.0296	0.0425
\$8,000,000	0.0042	0.0058	0.0077	0.0103	0.0140	0.0217	0.0333	0.0041	0.0057	0.0076	0.0102	0.0138	0.0214	0.0328	0.0062	0.0086	0.0114	0.0152	0.0188	0.0264	0.0378
\$9,000,000	0.0037	0.0050	0.0067	0.0090	0.0123	0.0191	0.0294	0.0036	0.0049	0.0066	0.0089	0.0121	0.0188	0.0290	0.0054	0.0074	0.0099	0.0134	0.0171	0.0238	0.0340
\$10,000,000	0.0033	0.0044	0.0059	0.0079	0.0110	0.0169	0.0263	0.0033	0.0043	0.0058	0.0078	0.0108	0.0167	0.0259	0.0050	0.0065	0.0087	0.0117	0.0158	0.0217	0.0309

PENNSYLVANIA
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 4/1/12
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2012 Excess Loss Factors*							2011 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	0.707	0.743	0.780	0.804	0.841	0.866	0.892	0.714	0.756	0.781	0.800	0.840	0.865	0.885	-1.0%	-1.7%	-0.1%	0.5%	0.1%	0.1%	0.8%
\$15,000	0.658	0.699	0.741	0.766	0.808	0.837	0.869	0.667	0.714	0.743	0.763	0.806	0.836	0.861	-1.3%	-2.1%	-0.3%	0.4%	0.2%	0.1%	0.9%
\$20,000	0.619	0.664	0.709	0.735	0.780	0.812	0.849	0.630	0.679	0.712	0.732	0.779	0.811	0.841	-1.7%	-2.2%	-0.4%	0.4%	0.1%	0.1%	1.0%
\$25,000	0.586	0.634	0.682	0.709	0.756	0.791	0.832	0.599	0.651	0.686	0.706	0.755	0.790	0.823	-2.2%	-2.6%	-0.6%	0.4%	0.1%	0.1%	1.1%
\$30,000	0.558	0.608	0.658	0.686	0.734	0.772	0.816	0.573	0.626	0.663	0.684	0.734	0.771	0.807	-2.6%	-2.9%	-0.8%	0.3%	0.0%	0.1%	1.1%
\$35,000	0.534	0.585	0.637	0.665	0.715	0.755	0.802	0.550	0.604	0.643	0.664	0.715	0.754	0.792	-2.9%	-3.1%	-0.9%	0.2%	0.0%	0.1%	1.3%
\$40,000	0.512	0.564	0.618	0.646	0.698	0.739	0.789	0.529	0.584	0.624	0.646	0.698	0.739	0.779	-3.2%	-3.4%	-1.0%	0.0%	0.0%	0.0%	1.3%
\$50,000	0.475	0.528	0.584	0.613	0.667	0.711	0.764	0.493	0.549	0.591	0.613	0.667	0.711	0.754	-3.7%	-3.8%	-1.2%	0.0%	0.0%	0.0%	1.3%
\$75,000	0.401	0.456	0.514	0.547	0.603	0.653	0.712	0.422	0.478	0.523	0.548	0.604	0.652	0.701	-5.0%	-4.6%	-1.7%	-0.2%	-0.2%	0.2%	1.6%
\$100,000	0.344	0.399	0.457	0.492	0.550	0.604	0.668	0.366	0.422	0.468	0.495	0.552	0.604	0.657	-6.0%	-5.5%	-2.4%	-0.6%	-0.4%	0.0%	1.7%
\$125,000	0.298	0.352	0.410	0.446	0.505	0.561	0.628	0.321	0.375	0.422	0.450	0.507	0.561	0.617	-7.2%	-6.1%	-2.8%	-0.9%	-0.4%	0.0%	1.8%
\$150,000	0.262	0.313	0.369	0.407	0.465	0.523	0.593	0.285	0.336	0.382	0.412	0.468	0.523	0.581	-8.1%	-6.8%	-3.4%	-1.2%	-0.6%	0.0%	2.1%
\$175,000	0.233	0.281	0.335	0.372	0.430	0.489	0.560	0.254	0.303	0.348	0.378	0.434	0.490	0.549	-8.3%	-7.3%	-3.7%	-1.6%	-0.9%	-0.2%	2.0%
\$200,000	0.209	0.254	0.305	0.343	0.399	0.459	0.530	0.229	0.275	0.318	0.349	0.403	0.459	0.519	-8.7%	-7.6%	-4.1%	-1.7%	-1.0%	0.0%	2.1%
\$225,000	0.189	0.232	0.280	0.317	0.372	0.431	0.503	0.208	0.251	0.292	0.323	0.375	0.432	0.492	-9.1%	-7.6%	-4.1%	-1.9%	-0.8%	-0.2%	2.2%
\$250,000	0.172	0.213	0.259	0.294	0.348	0.406	0.478	0.190	0.230	0.270	0.300	0.351	0.407	0.467	-9.5%	-7.4%	-4.1%	-2.0%	-0.9%	-0.2%	2.4%
\$275,000	0.158	0.196	0.239	0.275	0.326	0.384	0.455	0.174	0.212	0.250	0.280	0.328	0.384	0.444	-9.2%	-7.5%	-4.4%	-1.8%	-0.6%	0.0%	2.5%
\$300,000	0.145	0.181	0.223	0.257	0.306	0.364	0.434	0.160	0.196	0.232	0.261	0.308	0.363	0.423	-9.4%	-7.7%	-3.9%	-1.5%	-0.6%	0.3%	2.6%
\$325,000	0.134	0.168	0.208	0.241	0.289	0.345	0.414	0.148	0.182	0.216	0.245	0.290	0.344	0.404	-9.5%	-7.7%	-3.7%	-1.6%	-0.3%	0.3%	2.5%
\$350,000	0.125	0.157	0.194	0.227	0.273	0.328	0.396	0.138	0.169	0.202	0.230	0.273	0.326	0.385	-9.4%	-7.1%	-4.0%	-1.3%	0.0%	0.6%	2.9%
\$375,000	0.116	0.147	0.182	0.214	0.258	0.313	0.380	0.129	0.159	0.189	0.217	0.258	0.310	0.369	-10.1%	-7.5%	-3.7%	-1.4%	0.0%	1.0%	3.0%
\$400,000	0.109	0.138	0.172	0.202	0.245	0.298	0.365	0.121	0.149	0.178	0.204	0.244	0.296	0.353	-9.9%	-7.4%	-3.4%	-1.0%	0.4%	0.7%	3.4%
\$425,000	0.103	0.130	0.162	0.191	0.233	0.285	0.350	0.114	0.140	0.168	0.194	0.232	0.282	0.339	-9.6%	-7.1%	-3.6%	-1.5%	0.4%	1.1%	3.2%
\$450,000	0.097	0.123	0.153	0.182	0.222	0.273	0.337	0.108	0.133	0.159	0.184	0.220	0.270	0.326	-10.2%	-7.5%	-3.8%	-1.1%	0.9%	1.1%	3.4%
\$475,000	0.092	0.116	0.145	0.173	0.212	0.262	0.325	0.102	0.126	0.151	0.175	0.210	0.258	0.313	-9.8%	-7.9%	-4.0%	-1.1%	1.0%	1.6%	3.8%
\$500,000	0.088	0.111	0.138	0.165	0.202	0.252	0.313	0.097	0.120	0.144	0.167	0.201	0.247	0.301	-9.3%	-7.5%	-4.2%	-1.2%	0.5%	2.0%	4.0%
\$600,000	0.074	0.093	0.116	0.140	0.172	0.217	0.275	0.082	0.101	0.121	0.141	0.170	0.213	0.263	-9.8%	-7.9%	-4.1%	-0.7%	1.2%	1.9%	4.6%
\$700,000	0.064	0.081	0.101	0.122	0.150	0.191	0.244	0.071	0.088	0.105	0.124	0.149	0.188	0.233	-9.9%	-8.0%	-3.8%	-1.6%	0.7%	1.6%	4.7%
\$800,000	0.056	0.071	0.089	0.108	0.133	0.172	0.221	0.063	0.078	0.094	0.110	0.132	0.169	0.212	-11.1%	-9.0%	-5.3%	-1.8%	0.8%	1.8%	4.2%
\$900,000	0.051	0.064	0.080	0.098	0.120	0.156	0.203	0.057	0.070	0.084	0.100	0.120	0.154	0.194	-10.5%	-8.6%	-4.8%	-2.0%	0.0%	1.3%	4.6%
\$1,000,000	0.0459	0.0581	0.0729	0.0892	0.1100	0.1440	0.1876	0.0515	0.0638	0.0769	0.0914	0.1098	0.1418	0.1801	-10.9%	-8.9%	-5.2%	-2.4%	0.2%	1.6%	4.2%
\$2,000,000	0.0248	0.0312	0.0391	0.0490	0.0615	0.0851	0.1159	0.0280	0.0345	0.0418	0.0511	0.0622	0.0843	0.1120	-11.4%	-9.6%	-6.5%	-4.1%	-1.1%	0.9%	3.5%
\$3,000,000	0.0178	0.0221	0.0275	0.0344	0.0434	0.0615	0.0861	0.0199	0.0243	0.0294	0.0361	0.0441	0.0608	0.0825	-10.6%	-9.1%	-6.5%	-4.7%	-1.6%	1.2%	4.4%
\$4,000,000	0.0140	0.0174	0.0215	0.0269	0.0340	0.0482	0.0685	0.0158	0.0192	0.0230	0.0282	0.0345	0.0477	0.0655	-11.4%	-9.4%	-6.5%	-4.6%	-1.4%	1.0%	4.6%
\$5,000,000	0.0110	0.0147	0.0178	0.0222	0.0280	0.0397	0.0568	0.0129	0.0160	0.0191	0.0232	0.0284	0.0394	0.0543	-14.7%	-8.1%	-6.8%	-4.3%	-1.4%	0.8%	4.6%
\$6,000,000	0.0089	0.0120	0.0154	0.0191	0.0240	0.0339	0.0486	0.0104	0.0137	0.0166	0.0201	0.0243	0.0336	0.0463	-14.4%	-12.4%	-7.2%	-5.0%	-1.2%	0.9%	5.0%
\$7,000,000	0.0074	0.0099	0.0134	0.0170	0.0210	0.0296	0.0425	0.0087	0.0114	0.0146	0.0176	0.0215	0.0294	0.0404	-14.9%	-13.2%	-8.2%	-3.4%	-2.3%	0.7%	5.2%
\$8,000,000	0.0062	0.0086	0.0114	0.0152	0.0188	0.0264	0.0378	0.0072	0.0096	0.0126	0.0159	0.0191	0.0261	0.0360	-13.9%	-10.4%	-9.5%	-4.4%	-1.6%	1.1%	5.0%
\$9,000,000	0.0054	0.0074	0.0099	0.0134	0.0171	0.0238	0.0340	0.0064	0.0085	0.0110	0.0143	0.0174	0.0235	0.0323	-15.6%	-12.9%	-10.0%	-6.3%	-1.7%	1.3%	5.3%
\$10,000,000	0.0050	0.0065	0.0087	0.0117	0.0158	0.0217	0.0309	0.0056	0.0074	0.0096	0.0126	0.0159	0.0215	0.0294	-10.7%	-12.2%	-9.4%	-7.1%	-0.6%	0.9%	5.1%

* Adjusted