

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

Page 10 compares the proposed 2020 excess loss factors with the current 2019 excess loss factors.

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

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal							
	P.T.							
	PP							
	T.T.							
	MO							
II.	Injury Type	A	B	C	D	E	F	G
	Fatal	311,680	334,294	361,201	393,046	430,607	474,825	526,833
	P.T.	1,369,221	1,631,170	1,971,560	2,417,865	3,008,033	3,794,666	4,850,929
	PP	90,977	107,977	128,154	152,102	180,524	214,257	254,294
	T.T.	22,073	23,700	25,447	27,323	29,337	31,499	33,820
	MO	1,179	1,282	1,394	1,516	1,648	1,792	1,949

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	2,214,798	0.010	Death	11,841,622	0.011	Death	25,252,365	0.012	Death	14,821,584	0.015
P.T.	2,670,807	0.012	P.T.	18,364,114	0.017	P.T.	46,419,987	0.022	P.T.	31,677,596	0.032
PP	102,753,572	0.464	PP	608,165,333	0.565	PP	1,211,989,522	0.576	PP	611,579,142	0.619
T.T.	82,390,480	0.372	T.T.	303,576,124	0.282	T.T.	595,534,935	0.283	T.T.	249,990,714	0.253
Medical Only	31,450,130	0.142	Medical Only	134,563,885	0.125	Medical Only	225,166,919	0.107	Medical Only	80,036,553	0.081
Total	221,479,787		Total	1,076,511,078		Total	2,104,363,728		Total	988,105,589	
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	30,423,556	0.017	Death	31,253,754	0.033	Death	14,280,259	0.058			
P.T.	66,321,416	0.037	P.T.	58,774,975	0.062	P.T.	21,434,894	0.087			
PP	1,163,148,175	0.650	PP	615,548,449	0.650	PP	154,360,014	0.627			
T.T.	434,877,890	0.243	T.T.	198,887,527	0.210	T.T.	44,318,044	0.180			
Medical Only	94,849,910	0.053	Medical Only	42,618,756	0.045	Medical Only	11,818,145	0.048			
Total	1,789,620,947		Total	947,083,461		Total	246,211,356				

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Excess Loss Factors Calculation
Hazard Group A

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSESS.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.010	0.9735	0.0097	0.012	0.9934	0.0119	0.464	0.9050	0.4199	0.372	0.6723	0.2501	0.142	0.1171	0.0166	0.7082	0.9870
\$15,000		0.9610	0.0096		0.9901	0.0119		0.8637	0.4007		0.5740	0.2135		0.0783	0.0111	0.6468	
\$20,000		0.9488	0.0095		0.9868	0.0118		0.8256	0.3831		0.4976	0.1851		0.0578	0.0082	0.5977	
\$25,000		0.9368	0.0094		0.9837	0.0118		0.7904	0.3668		0.4362	0.1623		0.0452	0.0064	0.5567	
\$30,000		0.9250	0.0092		0.9806	0.0118		0.7576	0.3515		0.3860	0.1436		0.0366	0.0052	0.5213	
\$35,000		0.9133	0.0091		0.9775	0.0117		0.7269	0.3373		0.3445	0.1282		0.0305	0.0043	0.4906	
\$40,000		0.9019	0.0090		0.9746	0.0117		0.6980	0.3239		0.3097	0.1152		0.0260	0.0037	0.4635	
\$50,000		0.8795	0.0088		0.9689	0.0116		0.6449	0.2992		0.2545	0.0947		0.0196	0.0028	0.4171	
\$75,000		0.8270	0.0083		0.9556	0.0115		0.5342	0.2479		0.1678	0.0624		0.0101	0.0014	0.3315	
\$100,000		0.7787	0.0078		0.9432	0.0113		0.4493	0.2085		0.1180	0.0439		0.0069	0.0010	0.2725	
\$125,000		0.7334	0.0073		0.9315	0.0112		0.3852	0.1787		0.0870	0.0324		0.0052	0.0007	0.2303	
\$150,000		0.6907	0.0069		0.9202	0.0110		0.3366	0.1562		0.0665	0.0247		0.0040	0.0006	0.1994	
\$175,000		0.6509	0.0065		0.9096	0.0109		0.2986	0.1385		0.0521	0.0194		0.0033	0.0005	0.1758	
\$200,000		0.6148	0.0061		0.8998	0.0108		0.2680	0.1244		0.0416	0.0155		0.0027	0.0004	0.1572	
\$225,000		0.5817	0.0058		0.8904	0.0107		0.2433	0.1129		0.0338	0.0126		0.0023	0.0003	0.1423	
\$250,000		0.5508	0.0055		0.8826	0.0106		0.2231	0.1035		0.0279	0.0104		0.0020	0.0003	0.1303	
\$275,000		0.5213	0.0052		0.8720	0.0105		0.2058	0.0955		0.0235	0.0087		0.0017	0.0002	0.1201	
\$300,000		0.4932	0.0049		0.8625	0.0104		0.1909	0.0886		0.0200	0.0074		0.0015	0.0002	0.1115	
\$325,000		0.4669	0.0047		0.8538	0.0102		0.1778	0.0825		0.0172	0.0064		0.0014	0.0002	0.1040	
\$350,000		0.4415	0.0044		0.8453	0.0101		0.1665	0.0772		0.0150	0.0056		0.0012	0.0002	0.0975	
\$375,000		0.4181	0.0042		0.8371	0.0100		0.1566	0.0726		0.0133	0.0049		0.0011	0.0002	0.0919	
\$400,000		0.3965	0.0040		0.8290	0.0099		0.1479	0.0686		0.0116	0.0043		0.0010	0.0001	0.0869	
\$425,000		0.3773	0.0038		0.8209	0.0099		0.1401	0.0650		0.0102	0.0038		0.0009	0.0001	0.0826	
\$450,000		0.3601	0.0036		0.8129	0.0098		0.1332	0.0618		0.0090	0.0034		0.0008	0.0001	0.0787	
\$475,000		0.3445	0.0034		0.8049	0.0097		0.1270	0.0589		0.0080	0.0030		0.0007	0.0001	0.0751	
\$500,000		0.3304	0.0033		0.7970	0.0096		0.1214	0.0563		0.0072	0.0027		0.0006	0.0001	0.0720	
\$600,000		0.2848	0.0028		0.7658	0.0092		0.1034	0.0480		0.0048	0.0018		0.0003	0.0000	0.0618	
\$700,000		0.2513	0.0025		0.7359	0.0088		0.0902	0.0419		0.0035	0.0013		0.0000	0.0000	0.0545	
\$800,000		0.2254	0.0023		0.7076	0.0085		0.0802	0.0372		0.0026	0.0010		0.0000	0.0000	0.0490	
\$900,000		0.2047	0.0020		0.6809	0.0082		0.0723	0.0336		0.0020	0.0008		0.0000	0.0000	0.0446	
\$1,000,000		0.1879	0.0019		0.6558	0.0079		0.0659	0.0306		0.0016	0.0006		0.0000	0.0000	0.0410	
\$2,000,000		0.1066	0.0011		0.4750	0.0057		0.0360	0.0167		0.0004	0.0001		0.0000	0.0000	0.0236	
\$3,000,000		0.0767	0.0008		0.3680	0.0044		0.0255	0.0119		0.0002	0.0001		0.0000	0.0000	0.0172	
\$4,000,000		0.0609	0.0006		0.2965	0.0036		0.0201	0.0093		0.0001	0.0000		0.0000	0.0000	0.0135	
\$5,000,000		0.0509	0.0005		0.2447	0.0029		0.0167	0.0077		0.0001	0.0000		0.0000	0.0000	0.0111	
\$6,000,000		0.0439	0.0004		0.2050	0.0025		0.0143	0.0066		0.0001	0.0000		0.0000	0.0000	0.0095	
\$7,000,000		0.0385	0.0004		0.1734	0.0021		0.0124	0.0057		0.0001	0.0000		0.0000	0.0000	0.0082	
\$8,000,000		0.0341	0.0003		0.1474	0.0018		0.0108	0.0050		0.0001	0.0000		0.0000	0.0000	0.0071	
\$9,000,000		0.0304	0.0003		0.1256	0.0015		0.0094	0.0044		0.0001	0.0000		0.0000	0.0000	0.0062	
\$10,000,000		0.0272	0.0003		0.1069	0.0013		0.0082	0.0038		0.0001	0.0000		0.0000	0.0000	0.0054	

Death Average Cost Per Case	\$311,680	Target Cost Ratio	0.9865
P.T. Average Cost Per Case	\$1,369,221	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$90,977	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,073		

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Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.011	0.9752	0.0107	0.017	0.9945	0.0169	0.565	0.9188	0.5191	0.282	0.6882	0.1941	0.125	0.1267	0.0158	0.7566	0.9870
\$15,000		0.9636	0.0106		0.9917	0.0169		0.8828	0.4988		0.5922	0.1670		0.0853	0.0107	0.7040	
\$20,000		0.9521	0.0105		0.9889	0.0168		0.8492	0.4798		0.5169	0.1458		0.0632	0.0079	0.6608	
\$25,000		0.9409	0.0103		0.9862	0.0168		0.8179	0.4621		0.4558	0.1285		0.0496	0.0062	0.6239	
\$30,000		0.9298	0.0102		0.9835	0.0167		0.7885	0.4455		0.4055	0.1143		0.0404	0.0050	0.5917	
\$35,000		0.9188	0.0101		0.9809	0.0167		0.7609	0.4299		0.3635	0.1025		0.0337	0.0042	0.5634	
\$40,000		0.9080	0.0100		0.9784	0.0166		0.7347	0.4151		0.3281	0.0925		0.0287	0.0036	0.5378	
\$50,000		0.8870	0.0098		0.9735	0.0165		0.6862	0.3877		0.2716	0.0766		0.0218	0.0027	0.4933	
\$75,000		0.8373	0.0092		0.9619	0.0164		0.5829	0.3294		0.1817	0.0512		0.0113	0.0014	0.4076	
\$100,000		0.7915	0.0087		0.9511	0.0162		0.5001	0.2825		0.1293	0.0365		0.0077	0.0010	0.3449	
\$125,000		0.7485	0.0082		0.9409	0.0160		0.4341	0.2453		0.0961	0.0271		0.0058	0.0007	0.2973	
\$150,000		0.7077	0.0078		0.9311	0.0158		0.3822	0.2159		0.0740	0.0209		0.0045	0.0006	0.2610	
\$175,000		0.6693	0.0074		0.9216	0.0157		0.3410	0.1927		0.0584	0.0165		0.0037	0.0005	0.2328	
\$200,000		0.6339	0.0070		0.9125	0.0155		0.3077	0.1738		0.0470	0.0132		0.0031	0.0004	0.2099	
\$225,000		0.6015	0.0066		0.9041	0.0154		0.2800	0.1582		0.0383	0.0108		0.0026	0.0003	0.1913	
\$250,000		0.5716	0.0063		0.8961	0.0152		0.2569	0.1451		0.0317	0.0089		0.0022	0.0003	0.1758	
\$275,000		0.5432	0.0060		0.8882	0.0151		0.2375	0.1342		0.0267	0.0075		0.0020	0.0002	0.1630	
\$300,000		0.5159	0.0057		0.8818	0.0150		0.2211	0.1249		0.0228	0.0064		0.0017	0.0002	0.1522	
\$325,000		0.4900	0.0054		0.8728	0.0148		0.2066	0.1167		0.0197	0.0056		0.0015	0.0002	0.1427	
\$350,000		0.4655	0.0051		0.8648	0.0147		0.1938	0.1095		0.0171	0.0048		0.0014	0.0002	0.1343	
\$375,000		0.4419	0.0049		0.8573	0.0146		0.1824	0.1030		0.0151	0.0043		0.0013	0.0002	0.1270	
\$400,000		0.4199	0.0046		0.8501	0.0145		0.1722	0.0973		0.0134	0.0038		0.0011	0.0001	0.1203	
\$425,000		0.3996	0.0044		0.8431	0.0143		0.1631	0.0922		0.0119	0.0033		0.0010	0.0001	0.1143	
\$450,000		0.3813	0.0042		0.8362	0.0142		0.1550	0.0876		0.0090	0.0025		0.0009	0.0001	0.1086	
\$475,000		0.3648	0.0040		0.8294	0.0141		0.1478	0.0835		0.0080	0.0023		0.0008	0.0001	0.1040	
\$500,000		0.3499	0.0038		0.8226	0.0140		0.1412	0.0798		0.0072	0.0020		0.0008	0.0001	0.0997	
\$600,000		0.3016	0.0033		0.7958	0.0135		0.1202	0.0679		0.0048	0.0014		0.0004	0.0001	0.0862	
\$700,000		0.2660	0.0029		0.7696	0.0131		0.1049	0.0593		0.0035	0.0010		0.0001	0.0000	0.0763	
\$800,000		0.2386	0.0026		0.7443	0.0127		0.0933	0.0527		0.0026	0.0007		0.0000	0.0000	0.0687	
\$900,000		0.2168	0.0024		0.7200	0.0122		0.0841	0.0475		0.0020	0.0006		0.0000	0.0000	0.0627	
\$1,000,000		0.1989	0.0022		0.6968	0.0118		0.0766	0.0433		0.0016	0.0005		0.0000	0.0000	0.0578	
\$2,000,000		0.1129	0.0012		0.5219	0.0089		0.0418	0.0236		0.0004	0.0001		0.0000	0.0000	0.0338	
\$3,000,000		0.0812	0.0009		0.4136	0.0070		0.0295	0.0167		0.0002	0.0000		0.0000	0.0000	0.0246	
\$4,000,000		0.0644	0.0007		0.3395	0.0058		0.0232	0.0131		0.0001	0.0000		0.0000	0.0000	0.0196	
\$5,000,000		0.0539	0.0006		0.2851	0.0048		0.0193	0.0109		0.0001	0.0000		0.0000	0.0000	0.0163	
\$6,000,000		0.0465	0.0005		0.2431	0.0041		0.0165	0.0093		0.0001	0.0000		0.0000	0.0000	0.0139	
\$7,000,000		0.0409	0.0004		0.2094	0.0036		0.0145	0.0082		0.0001	0.0000		0.0000	0.0000	0.0122	
\$8,000,000		0.0364	0.0004		0.1817	0.0031		0.0128	0.0072		0.0001	0.0000		0.0000	0.0000	0.0107	
\$9,000,000		0.0326	0.0004		0.1584	0.0027		0.0114	0.0065		0.0001	0.0000		0.0000	0.0000	0.0096	
\$10,000,000		0.0293	0.0003		0.1384	0.0024		0.0102	0.0058		0.0001	0.0000		0.0000	0.0000	0.0085	

Death Average Cost Per Case	\$334,294	Target Cost Ratio	0.9865
P.T. Average Cost Per Case	\$1,631,170	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$107,977	Assessment Factor	1.000
T.T. Average Cost Per Case	\$23,700		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group C

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.012	0.9769	0.0117	0.022	0.9955	0.0219	0.576	0.9307	0.5361	0.283	0.7036	0.1991	0.107	0.1370	0.0147	0.7835	0.9870
\$15,000		0.9661	0.0116		0.9932	0.0218		0.8994	0.5181		0.6099	0.1726		0.0928	0.0099	0.7340	
\$20,000		0.9555	0.0115		0.9909	0.0218		0.8701	0.5012		0.5359	0.1517		0.0691	0.0074	0.6936	
\$25,000		0.9450	0.0113		0.9886	0.0217		0.8424	0.4852		0.4754	0.1345		0.0544	0.0058	0.6585	
\$30,000		0.9347	0.0112		0.9863	0.0217		0.8163	0.4702		0.4251	0.1203		0.0444	0.0048	0.6282	
\$35,000		0.9245	0.0111		0.9841	0.0217		0.7915	0.4559		0.3828	0.1083		0.0372	0.0040	0.6010	
\$40,000		0.9144	0.0110		0.9819	0.0216		0.7679	0.4423		0.3468	0.0982		0.0318	0.0034	0.5765	
\$50,000		0.8947	0.0107		0.9777	0.0215		0.7239	0.4170		0.2892	0.0818		0.0242	0.0026	0.5336	
\$75,000		0.8480	0.0102		0.9678	0.0213		0.6289	0.3622		0.1961	0.0555		0.0126	0.0014	0.4506	
\$100,000		0.8048	0.0097		0.9584	0.0211		0.5501	0.3169		0.1413	0.0400		0.0086	0.0009	0.3886	
\$125,000		0.7642	0.0092		0.9496	0.0209		0.4847	0.2792		0.1060	0.0300		0.0064	0.0007	0.3400	
\$150,000		0.7257	0.0087		0.9412	0.0207		0.4309	0.2482		0.0821	0.0232		0.0051	0.0005	0.3013	
\$175,000		0.6890	0.0083		0.9331	0.0205		0.3869	0.2229		0.0653	0.0185		0.0041	0.0004	0.2706	
\$200,000		0.6546	0.0079		0.9252	0.0204		0.3508	0.2021		0.0528	0.0150		0.0034	0.0004	0.2458	
\$225,000		0.6229	0.0075		0.9175	0.0202		0.3208	0.1848		0.0434	0.0123		0.0029	0.0003	0.2251	
\$250,000		0.5937	0.0071		0.9101	0.0200		0.2953	0.1701		0.0361	0.0102		0.0025	0.0003	0.2077	
\$275,000		0.5663	0.0068		0.9033	0.0199		0.2734	0.1575		0.0304	0.0086		0.0022	0.0002	0.1930	
\$300,000		0.5402	0.0065		0.8967	0.0197		0.2546	0.1466		0.0259	0.0073		0.0020	0.0002	0.1803	
\$325,000		0.5151	0.0062		0.8901	0.0196		0.2384	0.1373		0.0224	0.0063		0.0017	0.0002	0.1696	
\$350,000		0.4911	0.0059		0.8836	0.0194		0.2242	0.1292		0.0196	0.0055		0.0016	0.0002	0.1602	
\$375,000		0.4684	0.0056		0.8780	0.0193		0.2116	0.1219		0.0172	0.0049		0.0014	0.0002	0.1519	
\$400,000		0.4464	0.0054		0.8709	0.0192		0.2002	0.1153		0.0153	0.0043		0.0013	0.0001	0.1443	
\$425,000		0.4254	0.0051		0.8643	0.0190		0.1900	0.1094		0.0137	0.0039		0.0012	0.0001	0.1375	
\$450,000		0.4063	0.0049		0.8581	0.0189		0.1806	0.1040		0.0122	0.0035		0.0011	0.0001	0.1314	
\$475,000		0.3887	0.0047		0.8521	0.0187		0.1721	0.0991		0.0109	0.0031		0.0010	0.0001	0.1257	
\$500,000		0.3727	0.0045		0.8463	0.0186		0.1644	0.0947		0.0072	0.0020		0.0009	0.0001	0.1199	
\$600,000		0.3212	0.0039		0.8236	0.0181		0.1399	0.0806		0.0048	0.0014		0.0006	0.0001	0.1041	
\$700,000		0.2833	0.0034		0.8014	0.0176		0.1220	0.0703		0.0035	0.0010		0.0003	0.0000	0.0923	
\$800,000		0.2541	0.0030		0.7795	0.0171		0.1085	0.0625		0.0026	0.0007		0.0000	0.0000	0.0833	
\$900,000		0.2309	0.0028		0.7582	0.0167		0.0978	0.0563		0.0020	0.0006		0.0000	0.0000	0.0764	
\$1,000,000		0.2119	0.0025		0.7375	0.0162		0.0891	0.0513		0.0016	0.0005		0.0000	0.0000	0.0705	
\$2,000,000		0.1202	0.0014		0.5723	0.0126		0.0485	0.0279		0.0004	0.0001		0.0000	0.0000	0.0420	
\$3,000,000		0.0864	0.0010		0.4640	0.0102		0.0341	0.0197		0.0002	0.0000		0.0000	0.0000	0.0309	
\$4,000,000		0.0686	0.0008		0.3879	0.0085		0.0267	0.0154		0.0001	0.0000		0.0000	0.0000	0.0247	
\$5,000,000		0.0574	0.0007		0.3311	0.0073		0.0222	0.0128		0.0001	0.0000		0.0000	0.0000	0.0208	
\$6,000,000		0.0495	0.0006		0.2868	0.0063		0.0191	0.0110		0.0001	0.0000		0.0000	0.0000	0.0179	
\$7,000,000		0.0436	0.0005		0.2510	0.0055		0.0168	0.0097		0.0001	0.0000		0.0000	0.0000	0.0157	
\$8,000,000		0.0390	0.0005		0.2214	0.0049		0.0150	0.0086		0.0001	0.0000		0.0000	0.0000	0.0140	
\$9,000,000		0.0351	0.0004		0.1964	0.0043		0.0135	0.0078		0.0001	0.0000		0.0000	0.0000	0.0125	
\$10,000,000		0.0317	0.0004		0.1750	0.0038		0.0122	0.0070		0.0001	0.0000		0.0000	0.0000	0.0112	

Death Average Cost Per Case	\$361,201	Target Cost Ratio	0.9865
P.T. Average Cost Per Case	\$1,971,560	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$128,154	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,447		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group D

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.015	0.9787	0.0147	0.032	0.9963	0.0319	0.619	0.9410	0.5825	0.253	0.7185	0.1818	0.081	0.1479	0.0120	0.8229	0.9870
\$15,000		0.9687	0.0145		0.9944	0.0318		0.9140	0.5658		0.6273	0.1587		0.1008	0.0082	0.7790	
\$20,000		0.9589	0.0144		0.9926	0.0318		0.8884	0.5499		0.5547	0.1403		0.0754	0.0061	0.7425	
\$25,000		0.9493	0.0142		0.9907	0.0317		0.8641	0.5348		0.4949	0.1252		0.0596	0.0048	0.7107	
\$30,000		0.9397	0.0141		0.9888	0.0316		0.8409	0.5205		0.4447	0.1125		0.0488	0.0040	0.6827	
\$35,000		0.9303	0.0140		0.9870	0.0316		0.8189	0.5069		0.4022	0.1018		0.0410	0.0033	0.6576	
\$40,000		0.9210	0.0138		0.9851	0.0315		0.7978	0.4938		0.3659	0.0926		0.0351	0.0028	0.6345	
\$50,000		0.9027	0.0135		0.9816	0.0314		0.7582	0.4693		0.3072	0.0777		0.0269	0.0022	0.5941	
\$75,000		0.8590	0.0129		0.9732	0.0311		0.6714	0.4156		0.2112	0.0534		0.0160	0.0013	0.5143	
\$100,000		0.8184	0.0123		0.9653	0.0309		0.5980	0.3702		0.1539	0.0389		0.0096	0.0008	0.4531	
\$125,000		0.7804	0.0117		0.9578	0.0306		0.5351	0.3313		0.1165	0.0295		0.0072	0.0006	0.4037	
\$150,000		0.7442	0.0112		0.9506	0.0304		0.4814	0.2980		0.0909	0.0230		0.0056	0.0005	0.3631	
\$175,000		0.7095	0.0106		0.9436	0.0302		0.4359	0.2698		0.0727	0.0184		0.0046	0.0004	0.3294	
\$200,000		0.6766	0.0101		0.9369	0.0300		0.3975	0.2460		0.0592	0.0150		0.0038	0.0003	0.3014	
\$225,000		0.6458	0.0097		0.9304	0.0298		0.3650	0.2260		0.0489	0.0124		0.0033	0.0003	0.2782	
\$250,000		0.6172	0.0093		0.9239	0.0296		0.3374	0.2089		0.0409	0.0103		0.0028	0.0002	0.2583	
\$275,000		0.5906	0.0089		0.9177	0.0294		0.3135	0.1941		0.0345	0.0087		0.0025	0.0002	0.2413	
\$300,000		0.5656	0.0085		0.9117	0.0292		0.2927	0.1812		0.0295	0.0075		0.0022	0.0002	0.2266	
\$325,000		0.5416	0.0081		0.9060	0.0290		0.2743	0.1698		0.0255	0.0065		0.0020	0.0002	0.2136	
\$350,000		0.5184	0.0078		0.9005	0.0288		0.2582	0.1598		0.0223	0.0056		0.0018	0.0001	0.2021	
\$375,000		0.4961	0.0074		0.8952	0.0286		0.2440	0.1510		0.0196	0.0050		0.0016	0.0001	0.1921	
\$400,000		0.4750	0.0071		0.8898	0.0285		0.2314	0.1432		0.0174	0.0044		0.0015	0.0001	0.1833	
\$425,000		0.4547	0.0068		0.8845	0.0283		0.2200	0.1362		0.0156	0.0039		0.0013	0.0001	0.1753	
\$450,000		0.4347	0.0065		0.8804	0.0282		0.2097	0.1298		0.0141	0.0036		0.0012	0.0001	0.1682	
\$475,000		0.4165	0.0062		0.8744	0.0280		0.2002	0.1239		0.0127	0.0032		0.0011	0.0001	0.1614	
\$500,000		0.3994	0.0060		0.8688	0.0278		0.1915	0.1185		0.0113	0.0029		0.0010	0.0001	0.1553	
\$600,000		0.3441	0.0052		0.8488	0.0272		0.1628	0.1008		0.0048	0.0012		0.0007	0.0001	0.1345	
\$700,000		0.3035	0.0046		0.8301	0.0266		0.1420	0.0879		0.0035	0.0009		0.0005	0.0000	0.1200	
\$800,000		0.2722	0.0041		0.8119	0.0260		0.1262	0.0781		0.0026	0.0007		0.0002	0.0000	0.1089	
\$900,000		0.2473	0.0037		0.7939	0.0254		0.1137	0.0704		0.0020	0.0005		0.0000	0.0000	0.1000	
\$1,000,000		0.2270	0.0034		0.7762	0.0248		0.1036	0.0642		0.0016	0.0004		0.0000	0.0000	0.0928	
\$2,000,000		0.1288	0.0019		0.6250	0.0200		0.0563	0.0349		0.0004	0.0001		0.0000	0.0000	0.0569	
\$3,000,000		0.0926	0.0014		0.5188	0.0166		0.0395	0.0245		0.0002	0.0000		0.0000	0.0000	0.0425	
\$4,000,000		0.0734	0.0011		0.4417	0.0141		0.0309	0.0191		0.0001	0.0000		0.0000	0.0000	0.0343	
\$5,000,000		0.0614	0.0009		0.3829	0.0123		0.0256	0.0159		0.0001	0.0000		0.0000	0.0000	0.0291	
\$6,000,000		0.0530	0.0008		0.3365	0.0108		0.0220	0.0136		0.0001	0.0000		0.0000	0.0000	0.0252	
\$7,000,000		0.0468	0.0007		0.2987	0.0096		0.0194	0.0120		0.0001	0.0000		0.0000	0.0000	0.0223	
\$8,000,000		0.0419	0.0006		0.2672	0.0085		0.0173	0.0107		0.0001	0.0000		0.0000	0.0000	0.0198	
\$9,000,000		0.0378	0.0006		0.2404	0.0077		0.0157	0.0097		0.0001	0.0000		0.0000	0.0000	0.0180	
\$10,000,000		0.0344	0.0005		0.2173	0.0070		0.0143	0.0089		0.0001	0.0000		0.0000	0.0000	0.0164	

Death Average Cost Per Case	\$393,046	Target Cost Ratio	0.9865
P.T. Average Cost Per Case	\$2,417,865	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$152,102	Assessment Factor	1.000
T.T. Average Cost Per Case	\$27,323		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.017	0.9805	0.0167	0.037	0.9970	0.0369	0.650	0.9499	0.6174	0.243	0.7329	0.1781	0.053	0.1594	0.0084	0.8575	0.9870
\$15,000		0.9713	0.0165		0.9955	0.0368		0.9266	0.6023		0.6444	0.1566		0.1094	0.0058	0.8180	
\$20,000		0.9623	0.0164		0.9940	0.0368		0.9043	0.5878		0.5732	0.1393		0.0822	0.0044	0.7847	
\$25,000		0.9535	0.0162		0.9925	0.0367		0.8831	0.5740		0.5142	0.1250		0.0652	0.0035	0.7554	
\$30,000		0.9447	0.0161		0.9910	0.0367		0.8627	0.5608		0.4644	0.1128		0.0535	0.0028	0.7292	
\$35,000		0.9360	0.0159		0.9895	0.0366		0.8432	0.5481		0.4218	0.1025		0.0451	0.0024	0.7055	
\$40,000		0.9274	0.0158		0.9880	0.0366		0.8245	0.5359		0.3851	0.0936		0.0387	0.0021	0.6840	
\$50,000		0.9106	0.0155		0.9851	0.0364		0.7891	0.5129		0.3255	0.0791		0.0297	0.0016	0.6455	
\$75,000		0.8701	0.0148		0.9780	0.0362		0.7105	0.4618		0.2267	0.0551		0.0179	0.0009	0.5688	
\$100,000		0.8323	0.0141		0.9714	0.0359		0.6429	0.4179		0.1672	0.0406		0.0107	0.0006	0.5091	
\$125,000		0.7967	0.0135		0.9651	0.0357		0.5838	0.3795		0.1277	0.0310		0.0080	0.0004	0.4601	
\$150,000		0.7629	0.0130		0.9591	0.0355		0.5319	0.3458		0.1003	0.0244		0.0063	0.0003	0.4190	
\$175,000		0.7305	0.0124		0.9532	0.0353		0.4865	0.3162		0.0807	0.0196		0.0051	0.0003	0.3838	
\$200,000		0.6994	0.0119		0.9476	0.0351		0.4470	0.2905		0.0661	0.0161		0.0043	0.0002	0.3538	
\$225,000		0.6698	0.0114		0.9421	0.0349		0.4127	0.2683		0.0550	0.0134		0.0037	0.0002	0.3282	
\$250,000		0.6420	0.0109		0.9367	0.0347		0.3830	0.2490		0.0462	0.0112		0.0032	0.0002	0.3060	
\$275,000		0.6161	0.0105		0.9314	0.0345		0.3572	0.2322		0.0392	0.0095		0.0028	0.0001	0.2868	
\$300,000		0.5918	0.0101		0.9262	0.0343		0.3346	0.2175		0.0336	0.0082		0.0025	0.0001	0.2702	
\$325,000		0.5689	0.0097		0.9211	0.0341		0.3146	0.2045		0.0290	0.0071		0.0022	0.0001	0.2555	
\$350,000		0.5468	0.0093		0.9161	0.0339		0.2967	0.1929		0.0254	0.0062		0.0020	0.0001	0.2424	
\$375,000		0.5254	0.0089		0.9113	0.0337		0.2807	0.1825		0.0224	0.0054		0.0018	0.0001	0.2306	
\$400,000		0.5048	0.0086		0.9068	0.0335		0.2663	0.1731		0.0199	0.0048		0.0016	0.0001	0.2201	
\$425,000		0.4850	0.0082		0.9023	0.0334		0.2534	0.1647		0.0178	0.0043		0.0015	0.0001	0.2107	
\$450,000		0.4662	0.0079		0.8980	0.0332		0.2418	0.1571		0.0160	0.0039		0.0014	0.0001	0.2022	
\$475,000		0.4478	0.0076		0.8937	0.0331		0.2313	0.1503		0.0145	0.0035		0.0013	0.0001	0.1946	
\$500,000		0.4299	0.0073		0.8894	0.0329		0.2216	0.1441		0.0132	0.0032		0.0012	0.0001	0.1876	
\$600,000		0.3707	0.0063		0.8727	0.0323		0.1896	0.1233		0.0048	0.0012		0.0009	0.0000	0.1631	
\$700,000		0.3269	0.0056		0.8560	0.0317		0.1653	0.1074		0.0035	0.0008		0.0006	0.0000	0.1455	
\$800,000		0.2932	0.0050		0.8407	0.0311		0.1468	0.0954		0.0026	0.0006		0.0004	0.0000	0.1321	
\$900,000		0.2664	0.0045		0.8258	0.0306		0.1323	0.0860		0.0020	0.0005		0.0001	0.0000	0.1216	
\$1,000,000		0.2445	0.0042		0.8112	0.0300		0.1205	0.0784		0.0016	0.0004		0.0000	0.0000	0.1130	
\$2,000,000		0.1388	0.0024		0.6782	0.0251		0.0655	0.0426		0.0004	0.0001		0.0000	0.0000	0.0702	
\$3,000,000		0.0997	0.0017		0.5768	0.0213		0.0459	0.0298		0.0002	0.0000		0.0000	0.0000	0.0528	
\$4,000,000		0.0790	0.0013		0.5002	0.0185		0.0358	0.0233		0.0001	0.0000		0.0000	0.0000	0.0431	
\$5,000,000		0.0660	0.0011		0.4404	0.0163		0.0296	0.0192		0.0001	0.0000		0.0000	0.0000	0.0366	
\$6,000,000		0.0571	0.0010		0.3923	0.0145		0.0254	0.0165		0.0001	0.0000		0.0000	0.0000	0.0320	
\$7,000,000		0.0504	0.0009		0.3527	0.0130		0.0223	0.0145		0.0001	0.0000		0.0000	0.0000	0.0284	
\$8,000,000		0.0452	0.0008		0.3193	0.0118		0.0200	0.0130		0.0001	0.0000		0.0000	0.0000	0.0256	
\$9,000,000		0.0410	0.0007		0.2908	0.0108		0.0181	0.0118		0.0001	0.0000		0.0000	0.0000	0.0233	
\$10,000,000		0.0374	0.0006		0.2661	0.0098		0.0166	0.0108		0.0001	0.0000		0.0000	0.0000	0.0212	

Death Average Cost Per Case	\$430,607	Target Cost Ratio	0.9865
P.T. Average Cost Per Case	\$3,008,033	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$180,524	Assessment Factor	1.000
T.T. Average Cost Per Case	\$29,337		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group F

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.033	0.9822	0.0324	0.062	0.9976	0.0619	0.650	0.9574	0.6223	0.210	0.7469	0.1568	0.045	0.1716	0.0077	0.8811	0.9870
\$15,000		0.9739	0.0321		0.9965	0.0618		0.9374	0.6093		0.6609	0.1388		0.1186	0.0053	0.8473	
\$20,000		0.9657	0.0319		0.9953	0.0617		0.9182	0.5968		0.5913	0.1242		0.0895	0.0040	0.8186	
\$25,000		0.9576	0.0316		0.9941	0.0616		0.8997	0.5848		0.5333	0.1120		0.0712	0.0032	0.7932	
\$30,000		0.9496	0.0313		0.9929	0.0616		0.8819	0.5733		0.4839	0.1016		0.0586	0.0026	0.7704	
\$35,000		0.9417	0.0311		0.9917	0.0615		0.8648	0.5621		0.4414	0.0927		0.0495	0.0022	0.7496	
\$40,000		0.9338	0.0308		0.9905	0.0614		0.8482	0.5513		0.4046	0.0850		0.0426	0.0019	0.7304	
\$50,000		0.9184	0.0303		0.9881	0.0613		0.8167	0.5309		0.3442	0.0723		0.0329	0.0015	0.6963	
\$75,000		0.8812	0.0291		0.9824	0.0609		0.7460	0.4849		0.2428	0.0510		0.0199	0.0009	0.6268	
\$100,000		0.8461	0.0279		0.9769	0.0606		0.6843	0.4448		0.1810	0.0380		0.0120	0.0005	0.5718	
\$125,000		0.8130	0.0268		0.9717	0.0602		0.6297	0.4093		0.1396	0.0293		0.0089	0.0004	0.5260	
\$150,000		0.7816	0.0258		0.9666	0.0599		0.5808	0.3775		0.1105	0.0232		0.0070	0.0003	0.4867	
\$175,000		0.7515	0.0248		0.9618	0.0596		0.5369	0.3490		0.0894	0.0188		0.0057	0.0003	0.4525	
\$200,000		0.7224	0.0238		0.9570	0.0593		0.4977	0.3235		0.0736	0.0155		0.0048	0.0002	0.4223	
\$225,000		0.6945	0.0229		0.9524	0.0591		0.4628	0.3008		0.0615	0.0129		0.0041	0.0002	0.3959	
\$250,000		0.6678	0.0220		0.9480	0.0588		0.4318	0.2807		0.0520	0.0109		0.0036	0.0002	0.3726	
\$275,000		0.6427	0.0212		0.9436	0.0585		0.4043	0.2628		0.0443	0.0093		0.0031	0.0001	0.3519	
\$300,000		0.6190	0.0204		0.9393	0.0582		0.3800	0.2470		0.0381	0.0080		0.0028	0.0001	0.3337	
\$325,000		0.5968	0.0197		0.9351	0.0580		0.3583	0.2329		0.0330	0.0069		0.0025	0.0001	0.3176	
\$350,000		0.5757	0.0190		0.9309	0.0577		0.3390	0.2203		0.0289	0.0061		0.0022	0.0001	0.3032	
\$375,000		0.5555	0.0183		0.9268	0.0575		0.3215	0.2090		0.0255	0.0054		0.0020	0.0001	0.2903	
\$400,000		0.5358	0.0177		0.9227	0.0572		0.3057	0.1987		0.0227	0.0048		0.0019	0.0001	0.2785	
\$425,000		0.5167	0.0171		0.9187	0.0570		0.2914	0.1894		0.0203	0.0043		0.0017	0.0001	0.2679	
\$450,000		0.4983	0.0164		0.9148	0.0567		0.2782	0.1808		0.0182	0.0038		0.0016	0.0001	0.2578	
\$475,000		0.4806	0.0159		0.9111	0.0565		0.2662	0.1730		0.0165	0.0035		0.0015	0.0001	0.2490	
\$500,000		0.4636	0.0153		0.9074	0.0563		0.2552	0.1659		0.0150	0.0032		0.0013	0.0001	0.2408	
\$600,000		0.4016	0.0133		0.8936	0.0554		0.2196	0.1427		0.0048	0.0010		0.0010	0.0000	0.2124	
\$700,000		0.3540	0.0117		0.8814	0.0546		0.1925	0.1251		0.0035	0.0007		0.0008	0.0000	0.1921	
\$800,000		0.3175	0.0105		0.8667	0.0537		0.1710	0.1111		0.0026	0.0006		0.0005	0.0000	0.1759	
\$900,000		0.2885	0.0095		0.8539	0.0529		0.1540	0.1001		0.0020	0.0004		0.0003	0.0000	0.1629	
\$1,000,000		0.2648	0.0087		0.8418	0.0522		0.1402	0.0912		0.0016	0.0003		0.0001	0.0000	0.1524	
\$2,000,000		0.1504	0.0050		0.7296	0.0452		0.0761	0.0495		0.0004	0.0001		0.0000	0.0000	0.0998	
\$3,000,000		0.1079	0.0036		0.6363	0.0395		0.0533	0.0346		0.0002	0.0000		0.0000	0.0000	0.0777	
\$4,000,000		0.0854	0.0028		0.5622	0.0349		0.0415	0.0270		0.0001	0.0000		0.0000	0.0000	0.0647	
\$5,000,000		0.0714	0.0024		0.5026	0.0312		0.0342	0.0222		0.0001	0.0000		0.0000	0.0000	0.0558	
\$6,000,000		0.0617	0.0020		0.4537	0.0281		0.0293	0.0190		0.0001	0.0000		0.0000	0.0000	0.0491	
\$7,000,000		0.0545	0.0018		0.4128	0.0256		0.0257	0.0167		0.0001	0.0000		0.0000	0.0000	0.0441	
\$8,000,000		0.0490	0.0016		0.3780	0.0234		0.0230	0.0150		0.0001	0.0000		0.0000	0.0000	0.0400	
\$9,000,000		0.0445	0.0015		0.3479	0.0216		0.0209	0.0136		0.0001	0.0000		0.0000	0.0000	0.0367	
\$10,000,000		0.0407	0.0013		0.3216	0.0199		0.0191	0.0124		0.0001	0.0000		0.0000	0.0000	0.0336	

Death Average Cost Per Case	\$474,825	Target Cost Ratio	0.9865
P.T. Average Cost Per Case	\$3,794,666	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$214,257	Assessment Factor	1.000
T.T. Average Cost Per Case	\$31,499		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group G

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.058	0.9838	0.0571	0.087	0.9981	0.0868	0.627	0.9639	0.6044	0.180	0.7603	0.1369	0.048	0.1845	0.0089	0.8941	0.9870
\$15,000		0.9763	0.0566		0.9972	0.0868		0.9468	0.5936		0.6771	0.1219		0.1283	0.0062	0.8651	
\$20,000		0.9689	0.0562		0.9963	0.0867		0.9302	0.5833		0.6091	0.1096		0.0973	0.0047	0.8405	
\$25,000		0.9616	0.0558		0.9954	0.0866		0.9142	0.5732		0.5521	0.0994		0.0776	0.0037	0.8187	
\$30,000		0.9543	0.0554		0.9945	0.0865		0.8987	0.5635		0.5034	0.0906		0.0641	0.0031	0.7991	
\$35,000		0.9471	0.0549		0.9935	0.0864		0.8837	0.5541		0.4611	0.0830		0.0543	0.0026	0.7810	
\$40,000		0.9400	0.0545		0.9926	0.0864		0.8692	0.5450		0.4242	0.0764		0.0468	0.0022	0.7645	
\$50,000		0.9260	0.0537		0.9907	0.0862		0.8413	0.5275		0.3632	0.0654		0.0363	0.0017	0.7345	
\$75,000		0.8920	0.0517		0.9861	0.0858		0.7781	0.4879		0.2595	0.0467		0.0222	0.0011	0.6732	
\$100,000		0.8597	0.0499		0.9816	0.0854		0.7223	0.4529		0.1954	0.0352		0.0153	0.0007	0.6241	
\$125,000		0.8291	0.0481		0.9774	0.0850		0.6722	0.4215		0.1521	0.0274		0.0100	0.0005	0.5825	
\$150,000		0.8000	0.0464		0.9732	0.0847		0.6268	0.3930		0.1213	0.0218		0.0078	0.0004	0.5463	
\$175,000		0.7722	0.0448		0.9693	0.0843		0.5855	0.3671		0.0987	0.0178		0.0064	0.0003	0.5143	
\$200,000		0.7453	0.0432		0.9654	0.0840		0.5478	0.3435		0.0817	0.0147		0.0054	0.0003	0.4857	
\$225,000		0.7193	0.0417		0.9616	0.0837		0.5135	0.3220		0.0686	0.0124		0.0046	0.0002	0.4600	
\$250,000		0.6942	0.0403		0.9579	0.0833		0.4824	0.3024		0.0583	0.0105		0.0040	0.0002	0.4367	
\$275,000		0.6701	0.0389		0.9542	0.0830		0.4541	0.2847		0.0500	0.0090		0.0035	0.0002	0.4158	
\$300,000		0.6472	0.0375		0.9507	0.0827		0.4286	0.2687		0.0432	0.0078		0.0031	0.0001	0.3968	
\$325,000		0.6256	0.0363		0.9472	0.0824		0.4055	0.2543		0.0375	0.0068		0.0028	0.0001	0.3799	
\$350,000		0.6051	0.0351		0.9438	0.0821		0.3847	0.2412		0.0329	0.0059		0.0025	0.0001	0.3644	
\$375,000		0.5857	0.0340		0.9404	0.0818		0.3659	0.2294		0.0290	0.0052		0.0023	0.0001	0.3505	
\$400,000		0.5671	0.0329		0.9371	0.0815		0.3488	0.2187		0.0258	0.0046		0.0021	0.0001	0.3378	
\$425,000		0.5491	0.0318		0.9338	0.0812		0.3331	0.2089		0.0231	0.0042		0.0019	0.0001	0.3262	
\$450,000		0.5315	0.0308		0.9306	0.0810		0.3188	0.1999		0.0208	0.0037		0.0018	0.0001	0.3155	
\$475,000		0.5144	0.0298		0.9273	0.0807		0.3056	0.1916		0.0188	0.0034		0.0016	0.0001	0.3056	
\$500,000		0.4978	0.0289		0.9241	0.0804		0.2934	0.1840		0.0171	0.0031		0.0015	0.0001	0.2965	
\$600,000		0.4366	0.0253		0.9119	0.0793		0.2529	0.1586		0.0121	0.0022		0.0012	0.0001	0.2655	
\$700,000		0.3854	0.0224		0.9008	0.0784		0.2228	0.1397		0.0035	0.0006		0.0009	0.0000	0.2411	
\$800,000		0.3456	0.0200		0.8901	0.0774		0.1989	0.1247		0.0026	0.0005		0.0007	0.0000	0.2226	
\$900,000		0.3139	0.0182		0.8808	0.0766		0.1793	0.1124		0.0020	0.0004		0.0005	0.0000	0.2076	
\$1,000,000		0.2881	0.0167		0.8691	0.0756		0.1633	0.1024		0.0016	0.0003		0.0003	0.0000	0.1950	
\$2,000,000		0.1637	0.0095		0.7767	0.0676		0.0885	0.0555		0.0004	0.0001		0.0000	0.0000	0.1327	
\$3,000,000		0.1175	0.0068		0.6949	0.0605		0.0619	0.0388		0.0002	0.0000		0.0000	0.0000	0.1061	
\$4,000,000		0.0930	0.0054		0.6258	0.0544		0.0481	0.0302		0.0001	0.0000		0.0000	0.0000	0.0900	
\$5,000,000		0.0776	0.0045		0.5681	0.0494		0.0397	0.0249		0.0001	0.0000		0.0000	0.0000	0.0788	
\$6,000,000		0.0670	0.0039		0.5196	0.0452		0.0339	0.0213		0.0001	0.0000		0.0000	0.0000	0.0704	
\$7,000,000		0.0593	0.0034		0.4782	0.0416		0.0297	0.0186		0.0001	0.0000		0.0000	0.0000	0.0636	
\$8,000,000		0.0533	0.0031		0.4425	0.0385		0.0266	0.0167		0.0001	0.0000		0.0000	0.0000	0.0583	
\$9,000,000		0.0484	0.0028		0.4113	0.0358		0.0241	0.0151		0.0001	0.0000		0.0000	0.0000	0.0537	
\$10,000,000		0.0444	0.0026		0.3838	0.0334		0.0221	0.0138		0.0001	0.0000		0.0000	0.0000	0.0498	

Death Average Cost Per Case	\$526,833	Target Cost Ratio	0.9865
P.T. Average Cost Per Case	\$4,850,929	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$254,294	Assessment Factor	1.000
T.T. Average Cost Per Case	\$33,820		

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 0.9865							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)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	(14)*LBA	(15)*LBA	(16)*LBA	(24)	(25) Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)	(26)	(27)	(28)	(29)	(30)	
\$10,000	0.7082	0.7566	0.7835	0.8229	0.8575	0.8811	0.8941	0.6986	0.7464	0.7729	0.8118	0.8459	0.8692	0.8820	0.704	0.751	0.778	0.817	0.851	0.874	0.887	
\$15,000	0.6468	0.7040	0.7340	0.7790	0.8180	0.8473	0.8651	0.6381	0.6945	0.7241	0.7685	0.8070	0.8359	0.8534	0.643	0.700	0.729	0.774	0.812	0.841	0.858	
\$20,000	0.5977	0.6608	0.6936	0.7425	0.7847	0.8186	0.8405	0.5896	0.6519	0.6842	0.7325	0.7741	0.8075	0.8292	0.595	0.657	0.689	0.738	0.779	0.813	0.834	
\$25,000	0.5567	0.6239	0.6585	0.7107	0.7554	0.7932	0.8187	0.5492	0.6155	0.6496	0.7011	0.7452	0.7825	0.8076	0.554	0.621	0.655	0.706	0.750	0.788	0.813	
\$30,000	0.5213	0.5917	0.6282	0.6827	0.7292	0.7704	0.7991	0.5143	0.5837	0.6197	0.6735	0.7194	0.7600	0.7883	0.519	0.589	0.625	0.679	0.724	0.765	0.793	
\$35,000	0.4906	0.5634	0.6010	0.6576	0.7055	0.7496	0.7810	0.4840	0.5558	0.5929	0.6487	0.6960	0.7395	0.7705	0.489	0.561	0.598	0.654	0.701	0.745	0.776	
\$40,000	0.4635	0.5378	0.5765	0.6345	0.6840	0.7304	0.7645	0.4572	0.5305	0.5687	0.6259	0.6748	0.7205	0.7542	0.462	0.536	0.574	0.631	0.680	0.726	0.759	
\$50,000	0.4171	0.4933	0.5336	0.5941	0.6455	0.6963	0.7345	0.4115	0.4866	0.5264	0.5861	0.6368	0.6869	0.7246	0.417	0.492	0.531	0.591	0.642	0.692	0.730	
\$75,000	0.3315	0.4076	0.4506	0.5143	0.5688	0.6268	0.6732	0.3270	0.4021	0.4445	0.5074	0.5611	0.6183	0.6641	0.332	0.407	0.450	0.512	0.566	0.623	0.669	
\$100,000	0.2725	0.3449	0.3886	0.4531	0.5091	0.5718	0.6241	0.2688	0.3402	0.3834	0.4470	0.5022	0.5641	0.6157	0.274	0.345	0.388	0.452	0.507	0.569	0.621	
\$125,000	0.2303	0.2973	0.3400	0.4037	0.4601	0.5260	0.5825	0.2272	0.2933	0.3354	0.3983	0.4539	0.5189	0.5746	0.232	0.298	0.340	0.403	0.459	0.524	0.580	
\$150,000	0.1994	0.2610	0.3013	0.3631	0.4190	0.4867	0.5463	0.1967	0.2575	0.2972	0.3582	0.4133	0.4801	0.5389	0.202	0.263	0.302	0.363	0.418	0.485	0.544	
\$175,000	0.1758	0.2328	0.2706	0.3294	0.3838	0.4525	0.5143	0.1734	0.2297	0.2669	0.3250	0.3786	0.4464	0.5074	0.178	0.235	0.272	0.330	0.384	0.451	0.512	
\$200,000	0.1572	0.2099	0.2458	0.3014	0.3538	0.4223	0.4857	0.1551	0.2071	0.2425	0.2973	0.3490	0.4166	0.4791	0.160	0.212	0.248	0.302	0.354	0.422	0.484	
\$225,000	0.1423	0.1913	0.2251	0.2782	0.3282	0.3959	0.4600	0.1404	0.1887	0.2221	0.2744	0.3238	0.3906	0.4538	0.145	0.194	0.227	0.279	0.329	0.396	0.459	
\$250,000	0.1303	0.1758	0.2077	0.2583	0.3060	0.3726	0.4367	0.1285	0.1734	0.2049	0.2548	0.3019	0.3676	0.4308	0.134	0.178	0.210	0.260	0.307	0.373	0.436	
\$275,000	0.1201	0.1630	0.1930	0.2413	0.2868	0.3519	0.4158	0.1185	0.1608	0.1904	0.2380	0.2829	0.3471	0.4102	0.124	0.166	0.195	0.243	0.288	0.352	0.415	
\$300,000	0.1115	0.1522	0.1803	0.2266	0.2702	0.3337	0.3968	0.1100	0.1501	0.1779	0.2235	0.2666	0.3292	0.3914	0.115	0.155	0.183	0.229	0.272	0.334	0.396	
\$325,000	0.1040	0.1427	0.1696	0.2136	0.2555	0.3176	0.3799	0.1026	0.1408	0.1673	0.2107	0.2521	0.3133	0.3748	0.108	0.146	0.172	0.216	0.257	0.318	0.380	
\$350,000	0.0975	0.1343	0.1602	0.2021	0.2424	0.3032	0.3644	0.0962	0.1325	0.1580	0.1994	0.2391	0.2991	0.3595	0.101	0.138	0.163	0.204	0.244	0.304	0.365	
\$375,000	0.0919	0.1270	0.1519	0.1921	0.2306	0.2903	0.3505	0.0907	0.1253	0.1498	0.1895	0.2275	0.2864	0.3458	0.096	0.130	0.155	0.195	0.233	0.291	0.351	
\$400,000	0.0869	0.1203	0.1443	0.1833	0.2201	0.2785	0.3378	0.0857	0.1187	0.1424	0.1808	0.2171	0.2747	0.3332	0.091	0.124	0.147	0.186	0.222	0.280	0.338	
\$425,000	0.0826	0.1143	0.1375	0.1753	0.2107	0.2679	0.3262	0.0815	0.1128	0.1356	0.1729	0.2079	0.2643	0.3218	0.087	0.118	0.141	0.178	0.213	0.269	0.327	
\$450,000	0.0787	0.1086	0.1314	0.1682	0.2022	0.2578	0.3155	0.0776	0.1071	0.1296	0.1659	0.1995	0.2543	0.3112	0.083	0.112	0.135	0.171	0.205	0.259	0.316	
\$475,000	0.0751	0.1040	0.1257	0.1614	0.1946	0.2490	0.3056	0.0741	0.1026	0.1240	0.1592	0.1920	0.2456	0.3015	0.079	0.108	0.129	0.164	0.197	0.251	0.307	
\$500,000	0.0720	0.0997	0.1199	0.1553	0.1876	0.2408	0.2965	0.0710	0.0984	0.1183	0.1532	0.1851	0.2375	0.2925	0.076	0.103	0.123	0.158	0.190	0.243	0.298	
\$600,000	0.0618	0.0862	0.1041	0.1345	0.1631	0.2124	0.2655	0.0610	0.0850	0.1027	0.1327	0.1609	0.2095	0.2619	0.066	0.090	0.108	0.138	0.166	0.215	0.267	
\$700,000	0.0545	0.0763	0.0923	0.1200	0.1455	0.1921	0.2411	0.0538	0.0753	0.0911	0.1184	0.1435	0.1895	0.2378	0.059	0.080	0.096	0.123	0.149	0.195	0.243	
\$800,000	0.0490	0.0687	0.0833	0.1089	0.1321	0.1759	0.2226	0.0483	0.0678	0.0822	0.1074	0.1303	0.1735	0.2196	0.053	0.073	0.087	0.112	0.135	0.179	0.225	
\$900,000	0.0446	0.0627	0.0764	0.1000	0.1216	0.1629	0.2076	0.0440	0.0619	0.0754	0.0987	0.1200	0.1607	0.2048	0.049	0.067	0.080	0.104	0.125	0.166	0.210	
\$1,000,000	0.0410	0.0578	0.0705	0.0928	0.1130	0.1524	0.1950	0.0404	0.0570	0.0695	0.0915	0.1115	0.1503	0.1924	0.0454	0.0620	0.0745	0.0965	0.1165	0.1553	0.1974	
\$2,000,000	0.0236	0.0338	0.0420	0.0569	0.0702	0.0998	0.1327	0.0233	0.0333	0.0414	0.0561	0.0693	0.0985	0.1309	0.0283	0.0383	0.0464	0.0611	0.0743	0.1035	0.1359	
\$3,000,000	0.0172	0.0246	0.0309	0.0425	0.0528	0.0777	0.1061	0.0170	0.0243	0.0305	0.0419	0.0521	0.0767	0.1047	0.0220	0.0293	0.0355	0.0469	0.0571	0.0817	0.1097	
\$4,000,000	0.0135	0.0196	0.0247	0.0343	0.0431	0.0647	0.0900	0.0133	0.0193	0.0244	0.0338	0.0425	0.0638	0.0888	0.0183	0.0243	0.0294	0.0388	0.0475	0.0688	0.0938	
\$5,000,000	0.0111	0.0163	0.0208	0.0291	0.0366	0.0558	0.0788	0.0110	0.0161	0.0205	0.0287	0.0361	0.0550	0.0777	0.0160	0.0211	0.0255	0.0337	0.0411	0.0600	0.0827	
\$6,000,000	0.0095	0.0139	0.0179	0.0252	0.0320	0.0491	0.0704	0.0094	0.0137	0.0177	0.0249	0.0316	0.0484	0.0694	0.0141	0.0187	0.0227	0.0299	0.0366	0.0534	0.0744	
\$7,000,000	0.0082	0.0122	0.0157	0.0223	0.0284	0.0441	0.0636	0.0081	0.0120	0.0155	0.0220	0.0280	0.0435	0.0627	0.0122	0.0170	0.0205	0.0270	0.0330	0.0485	0.0677	
\$8,000,000	0.0071	0.0107	0.0140	0.0198	0.0256	0.0400	0.0583	0.0070	0.0106	0.0138	0.0195	0.0253	0.0395	0.0575	0.0105	0.0156	0.0188	0.0245	0.0303	0.0445	0.0625	
\$9,000,000	0.0062	0.0096	0.0125	0.0180	0.0233	0.0367	0.0537	0.0061	0.0095	0.0123	0.0178	0.0230	0.0362	0.0530	0.0092	0.0143	0.0173	0.0228	0.0280	0.0412	0.0580	
\$10,000,000	0.0054	0.0085	0.0112	0.0164	0.0212	0.0336	0.0498	0.0053	0.0084	0.0110	0.0162	0.0209	0.0331	0.0491	0.0080	0.0126	0.0160	0.0212	0.0259	0.0381	0.0541	

PENNSYLVANIA
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 4/1/20
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2020 Excess Loss Factors*							2019 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	0.704	0.751	0.778	0.817	0.851	0.874	0.887	0.708	0.755	0.782	0.821	0.856	0.877	0.891	-0.6%	-0.5%	-0.5%	-0.5%	-0.6%	-0.3%	-0.4%
\$15,000	0.643	0.700	0.729	0.774	0.812	0.841	0.858	0.648	0.704	0.734	0.779	0.819	0.845	0.863	-0.8%	-0.6%	-0.7%	-0.6%	-0.9%	-0.5%	-0.6%
\$20,000	0.595	0.657	0.689	0.738	0.779	0.813	0.834	0.602	0.663	0.695	0.744	0.787	0.817	0.840	-1.2%	-0.9%	-0.9%	-0.8%	-1.0%	-0.5%	-0.7%
\$25,000	0.554	0.621	0.655	0.706	0.750	0.788	0.813	0.562	0.627	0.662	0.714	0.759	0.793	0.820	-1.4%	-1.0%	-1.1%	-1.1%	-1.2%	-0.6%	-0.9%
\$30,000	0.519	0.589	0.625	0.679	0.724	0.765	0.793	0.528	0.596	0.632	0.687	0.735	0.771	0.801	-1.7%	-1.2%	-1.1%	-1.2%	-1.5%	-0.8%	-1.0%
\$35,000	0.489	0.561	0.598	0.654	0.701	0.745	0.776	0.499	0.569	0.606	0.663	0.712	0.751	0.784	-2.0%	-1.4%	-1.3%	-1.4%	-1.5%	-0.8%	-1.0%
\$40,000	0.462	0.536	0.574	0.631	0.680	0.726	0.759	0.472	0.544	0.583	0.641	0.691	0.733	0.768	-2.1%	-1.5%	-1.5%	-1.6%	-1.6%	-1.0%	-1.2%
\$50,000	0.417	0.492	0.531	0.591	0.642	0.692	0.730	0.427	0.500	0.541	0.601	0.655	0.700	0.740	-2.3%	-1.6%	-1.8%	-1.7%	-2.0%	-1.1%	-1.4%
\$75,000	0.332	0.407	0.450	0.512	0.566	0.623	0.669	0.339	0.414	0.458	0.523	0.579	0.632	0.680	-2.1%	-1.7%	-1.7%	-2.1%	-2.2%	-1.4%	-1.6%
\$100,000	0.274	0.345	0.388	0.452	0.507	0.569	0.621	0.277	0.349	0.394	0.460	0.519	0.577	0.631	-1.1%	-1.1%	-1.5%	-1.7%	-2.3%	-1.4%	-1.6%
\$125,000	0.232	0.298	0.340	0.403	0.459	0.524	0.580	0.231	0.298	0.343	0.409	0.469	0.531	0.589	0.4%	0.0%	-0.9%	-1.5%	-2.1%	-1.3%	-1.5%
\$150,000	0.202	0.263	0.302	0.363	0.418	0.485	0.544	0.199	0.259	0.301	0.366	0.425	0.490	0.552	1.5%	1.5%	0.3%	-0.8%	-1.6%	-1.0%	-1.4%
\$175,000	0.178	0.235	0.272	0.330	0.384	0.451	0.512	0.174	0.229	0.268	0.329	0.388	0.453	0.519	2.3%	2.6%	1.5%	0.3%	-1.0%	-0.4%	-1.3%
\$200,000	0.160	0.212	0.248	0.302	0.354	0.422	0.484	0.155	0.206	0.242	0.299	0.355	0.421	0.489	3.2%	2.9%	2.5%	1.0%	-0.3%	0.2%	-1.0%
\$225,000	0.145	0.194	0.227	0.279	0.329	0.396	0.459	0.140	0.187	0.221	0.275	0.328	0.393	0.461	3.6%	3.7%	2.7%	1.5%	0.3%	0.8%	-0.4%
\$250,000	0.134	0.178	0.210	0.260	0.307	0.373	0.436	0.128	0.172	0.203	0.254	0.304	0.368	0.436	4.7%	3.5%	3.4%	2.4%	1.0%	1.4%	0.0%
\$275,000	0.124	0.166	0.195	0.243	0.288	0.352	0.415	0.118	0.159	0.188	0.236	0.284	0.346	0.414	5.1%	4.4%	3.7%	3.0%	1.4%	1.7%	0.2%
\$300,000	0.115	0.155	0.183	0.229	0.272	0.334	0.396	0.110	0.148	0.176	0.222	0.266	0.327	0.394	4.5%	4.7%	4.0%	3.2%	2.3%	2.1%	0.5%
\$325,000	0.108	0.146	0.172	0.216	0.257	0.318	0.380	0.103	0.139	0.165	0.209	0.251	0.310	0.375	4.9%	5.0%	4.2%	3.3%	2.4%	2.6%	1.3%
\$350,000	0.101	0.138	0.163	0.204	0.244	0.304	0.365	0.097	0.131	0.156	0.197	0.238	0.295	0.359	4.1%	5.3%	4.5%	3.6%	2.5%	3.1%	1.7%
\$375,000	0.096	0.130	0.155	0.195	0.233	0.291	0.351	0.092	0.124	0.148	0.187	0.226	0.282	0.344	4.3%	4.8%	4.7%	4.3%	3.1%	3.2%	2.0%
\$400,000	0.091	0.124	0.147	0.186	0.222	0.280	0.338	0.088	0.118	0.140	0.178	0.215	0.270	0.331	3.4%	5.1%	5.0%	4.5%	3.3%	3.7%	2.1%
\$425,000	0.087	0.118	0.141	0.178	0.213	0.269	0.327	0.084	0.113	0.134	0.171	0.206	0.259	0.319	3.6%	4.4%	5.2%	4.1%	3.4%	3.9%	2.5%
\$450,000	0.083	0.112	0.135	0.171	0.205	0.259	0.316	0.080	0.108	0.129	0.164	0.197	0.249	0.308	3.8%	3.7%	4.7%	4.3%	4.1%	4.0%	2.6%
\$475,000	0.079	0.108	0.129	0.164	0.197	0.251	0.307	0.077	0.104	0.124	0.157	0.190	0.240	0.298	2.6%	3.8%	4.0%	4.5%	3.7%	4.6%	3.0%
\$500,000	0.076	0.103	0.123	0.158	0.190	0.243	0.298	0.074	0.100	0.119	0.152	0.183	0.232	0.288	2.7%	3.0%	3.4%	3.9%	3.8%	4.7%	3.5%
\$600,000	0.066	0.090	0.108	0.138	0.166	0.215	0.267	0.065	0.088	0.104	0.133	0.160	0.205	0.257	1.5%	2.3%	3.8%	3.8%	3.8%	4.9%	3.9%
\$700,000	0.059	0.080	0.096	0.123	0.149	0.195	0.243	0.058	0.079	0.094	0.120	0.144	0.186	0.234	1.7%	1.3%	2.1%	2.5%	3.5%	4.8%	3.8%
\$800,000	0.053	0.073	0.087	0.112	0.135	0.179	0.225	0.053	0.072	0.085	0.110	0.132	0.171	0.216	0.0%	1.4%	2.4%	1.8%	2.3%	4.7%	4.2%
\$900,000	0.049	0.067	0.080	0.104	0.125	0.166	0.210	0.049	0.066	0.079	0.102	0.122	0.159	0.202	0.0%	1.5%	1.3%	2.0%	2.5%	4.4%	4.0%
\$1,000,000	0.0454	0.0620	0.0745	0.0965	0.1165	0.1553	0.1974	0.0456	0.0615	0.0736	0.0950	0.1140	0.1500	0.1904	-0.4%	0.8%	1.2%	1.6%	2.2%	3.5%	3.7%
\$2,000,000	0.0283	0.0383	0.0464	0.0611	0.0743	0.1035	0.1359	0.0288	0.0387	0.0467	0.0611	0.0739	0.1012	0.1325	-1.7%	-1.0%	-0.6%	0.0%	0.5%	2.3%	2.6%
\$3,000,000	0.0220	0.0293	0.0355	0.0469	0.0571	0.0817	0.1097	0.0225	0.0298	0.0359	0.0471	0.0573	0.0802	0.1072	-2.2%	-1.7%	-1.1%	-0.4%	-0.3%	1.9%	2.3%
\$4,000,000	0.0183	0.0243	0.0294	0.0388	0.0475	0.0688	0.0938	0.0188	0.0247	0.0299	0.0392	0.0478	0.0677	0.0918	-2.7%	-1.6%	-1.7%	-1.0%	-0.6%	1.6%	2.2%
\$5,000,000	0.0160	0.0211	0.0255	0.0337	0.0411	0.0600	0.0827	0.0169	0.0216	0.0260	0.0341	0.0415	0.0593	0.0810	-5.3%	-2.3%	-1.9%	-1.2%	-1.0%	1.2%	2.1%
\$6,000,000	0.0141	0.0187	0.0227	0.0299	0.0366	0.0534	0.0744	0.0149	0.0192	0.0231	0.0302	0.0369	0.0530	0.0728	-5.4%	-2.6%	-1.7%	-1.0%	-0.8%	0.8%	2.2%
\$7,000,000	0.0122	0.0170	0.0205	0.0270	0.0330	0.0485	0.0677	0.0130	0.0174	0.0209	0.0274	0.0333	0.0480	0.0664	-6.2%	-2.3%	-1.9%	-1.5%	-0.9%	1.0%	2.0%
\$8,000,000	0.0105	0.0155	0.0188	0.0245	0.0303	0.0445	0.0625	0.0111	0.0160	0.0192	0.0250	0.0305	0.0441	0.0611	-5.4%	-3.1%	-2.1%	-2.0%	-0.7%	0.9%	2.3%
\$9,000,000	0.0092	0.0140	0.0173	0.0228	0.0280	0.0412	0.0580	0.0096	0.0145	0.0177	0.0230	0.0282	0.0406	0.0567	-4.2%	-3.4%	-2.3%	-0.9%	-0.7%	1.5%	2.3%
\$10,000,000	0.0080	0.0126	0.0160	0.0212	0.0259	0.0381	0.0541	0.0083	0.0131	0.0164	0.0215	0.0262	0.0379	0.0529	-3.6%	-3.8%	-2.4%	-1.4%	-1.1%	0.5%	2.3%

* Adjusted