

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

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

Exhibit I

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

| I. | Injury Type | Average Cost Per Case | | | | | | |
|-----|-------------|-----------------------|-----------|-----------|-----------|-----------|------------|------------|
| | | A | B | C | D | E | F | G |
| | Fatal | 534,409 | | | | | | |
| | P.T. | 8,184,096 | | | | | | |
| | PP | 163,594 | | | | | | |
| | T.T. | 28,358 | | | | | | |
| | MO | 1,675 | | | | | | |
| II. | Injury Type | Hazard Group | | | | | | |
| | Fatal | 425,485 | 447,966 | 473,657 | 503,961 | 540,350 | 581,176 | 628,096 |
| | P.T. | 4,939,822 | 5,582,701 | 6,375,657 | 7,395,304 | 8,717,479 | 10,423,012 | 12,687,516 |
| | PP | 100,512 | 117,301 | 136,895 | 159,761 | 186,447 | 217,590 | 253,935 |
| | T.T. | 24,239 | 25,576 | 26,986 | 28,475 | 30,045 | 31,703 | 33,451 |
| | MO | 1,373 | 1,481 | 1,598 | 1,724 | 1,860 | 2,006 | 2,164 |

Exhibit II

Combined Injury Weights

| Type of Injury | Hazard Group A | | Type of Injury | Hazard Group B | | Type of Injury | Hazard Group C | | Type of Injury | Hazard Group D | |
|----------------|-----------------------|----------------|----------------|-----------------------|----------------|----------------|-----------------------|----------------|----------------|-----------------------|----------------|
| | Total Incurred Losses | Injury Weights | | Total Incurred Losses | Injury Weights | | Total Incurred Losses | Injury Weights | | Total Incurred Losses | Injury Weights |
| Death | 2,273,400 | 0.010 | Death | 7,303,747 | 0.011 | Death | 18,680,473 | 0.012 | Death | 32,194,700 | 0.015 |
| P.T. | 2,668,285 | 0.012 | P.T. | 11,112,970 | 0.017 | P.T. | 33,838,090 | 0.022 | P.T. | 68,117,504 | 0.032 |
| PP | 97,588,658 | 0.429 | PP | 340,130,852 | 0.512 | PP | 884,618,518 | 0.568 | PP | 1,305,523,028 | 0.608 |
| T.T. | 85,707,182 | 0.377 | T.T. | 213,800,587 | 0.322 | T.T. | 457,671,598 | 0.294 | T.T. | 538,724,646 | 0.251 |
| Medical Only | 39,102,481 | 0.172 | Medical Only | 91,628,823 | 0.138 | Medical Only | 161,897,436 | 0.104 | Medical Only | 201,753,453 | 0.094 |
| Total | 227,340,006 | | Total | 663,976,979 | | Total | 1,556,706,115 | | Total | 2,146,313,331 | |
| Type of Injury | Hazard Group E | | Type of Injury | Hazard Group F | | Type of Injury | Hazard Group G | | | | |
| | Total Incurred Losses | Injury Weights | | Total Incurred Losses | Injury Weights | | Total Incurred Losses | Injury Weights | | | |
| Death | 18,777,812 | 0.018 | Death | 46,207,543 | 0.038 | Death | 18,717,989 | 0.032 | | | |
| P.T. | 38,324,450 | 0.037 | P.T. | 75,071,426 | 0.062 | P.T. | 50,735,682 | 0.087 | | | |
| PP | 648,108,884 | 0.621 | PP | 776,120,153 | 0.638 | PP | 382,702,741 | 0.654 | | | |
| T.T. | 266,018,997 | 0.255 | T.T. | 259,005,438 | 0.213 | T.T. | 108,798,308 | 0.186 | | | |
| Medical Only | 71,981,611 | 0.069 | Medical Only | 59,583,411 | 0.049 | Medical Only | 23,982,423 | 0.041 | | | |
| Total | 1,043,211,754 | | Total | 1,215,987,971 | | Total | 584,937,143 | | | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group A

| LOSS LIMIT | DEATH | | | P.T. | | | PP | | | T.T | | | M.O | | | (1) | (2) |
|-----------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-------------------------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------|---------------------|
| | 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. | EX. RAT. | P.L.R. EXCL. ASSES. |
| \$10,000 | 0.010 | 0.9806 | 0.0098 | 0.012 | 0.9974 | 0.0120 | 0.429 | 0.9097 | 0.3903 | 0.377 | 0.6984 | 0.2633 | 0.172 | 0.1454 | 0.0250 | 0.7004 | 0.9860 |
| \$15,000 | | 0.9714 | 0.0097 | | 0.9961 | 0.0120 | | 0.8702 | 0.3733 | | 0.6048 | 0.2280 | | 0.1005 | 0.0173 | 0.6403 | |
| \$20,000 | | 0.9625 | 0.0096 | | 0.9948 | 0.0119 | | 0.8339 | 0.3577 | | 0.5308 | 0.2001 | | 0.0763 | 0.0131 | 0.5924 | |
| \$25,000 | | 0.9536 | 0.0095 | | 0.9935 | 0.0119 | | 0.8003 | 0.3433 | | 0.4705 | 0.1774 | | 0.0611 | 0.0105 | 0.5526 | |
| \$30,000 | | 0.9449 | 0.0094 | | 0.9922 | 0.0119 | | 0.7689 | 0.3299 | | 0.4203 | 0.1585 | | 0.0507 | 0.0087 | 0.5184 | |
| \$35,000 | | 0.9362 | 0.0094 | | 0.9910 | 0.0119 | | 0.7396 | 0.3173 | | 0.3781 | 0.1425 | | 0.0432 | 0.0074 | 0.4885 | |
| \$40,000 | | 0.9277 | 0.0093 | | 0.9897 | 0.0119 | | 0.7120 | 0.3054 | | 0.3421 | 0.1290 | | 0.0375 | 0.0064 | 0.4620 | |
| \$50,000 | | 0.9110 | 0.0091 | | 0.9872 | 0.0118 | | 0.6612 | 0.2837 | | 0.2841 | 0.1071 | | 0.0294 | 0.0051 | 0.4168 | |
| \$75,000 | | 0.8705 | 0.0087 | | 0.9810 | 0.0118 | | 0.5545 | 0.2379 | | 0.1884 | 0.0710 | | 0.0154 | 0.0027 | 0.3321 | |
| \$100,000 | | 0.8319 | 0.0083 | | 0.9748 | 0.0117 | | 0.4711 | 0.2021 | | 0.1306 | 0.0492 | | 0.0110 | 0.0019 | 0.2732 | |
| \$125,000 | | 0.7950 | 0.0080 | | 0.9687 | 0.0116 | | 0.4063 | 0.1743 | | 0.0941 | 0.0355 | | 0.0085 | 0.0015 | 0.2309 | |
| \$150,000 | | 0.7596 | 0.0076 | | 0.9627 | 0.0116 | | 0.3546 | 0.1521 | | 0.0699 | 0.0264 | | 0.0069 | 0.0012 | 0.1989 | |
| \$175,000 | | 0.7253 | 0.0073 | | 0.9570 | 0.0115 | | 0.3117 | 0.1337 | | 0.0533 | 0.0201 | | 0.0057 | 0.0010 | 0.1736 | |
| \$200,000 | | 0.6920 | 0.0069 | | 0.9514 | 0.0114 | | 0.2760 | 0.1184 | | 0.0413 | 0.0156 | | 0.0047 | 0.0008 | 0.1531 | |
| \$225,000 | | 0.6598 | 0.0066 | | 0.9457 | 0.0113 | | 0.2470 | 0.1060 | | 0.0326 | 0.0123 | | 0.0040 | 0.0007 | 0.1369 | |
| \$250,000 | | 0.6292 | 0.0063 | | 0.9401 | 0.0113 | | 0.2232 | 0.0958 | | 0.0261 | 0.0098 | | 0.0033 | 0.0006 | 0.1238 | |
| \$275,000 | | 0.6002 | 0.0060 | | 0.9345 | 0.0112 | | 0.2028 | 0.0870 | | 0.0212 | 0.0080 | | 0.0028 | 0.0005 | 0.1127 | |
| \$300,000 | | 0.5726 | 0.0057 | | 0.9288 | 0.0111 | | 0.1866 | 0.0801 | | 0.0173 | 0.0065 | | 0.0024 | 0.0004 | 0.1038 | |
| \$325,000 | | 0.5461 | 0.0055 | | 0.9232 | 0.0111 | | 0.1721 | 0.0738 | | 0.0142 | 0.0053 | | 0.0021 | 0.0004 | 0.0961 | |
| \$350,000 | | 0.5209 | 0.0052 | | 0.9172 | 0.0110 | | 0.1599 | 0.0686 | | 0.0117 | 0.0044 | | 0.0018 | 0.0003 | 0.0895 | |
| \$375,000 | | 0.4975 | 0.0050 | | 0.9114 | 0.0109 | | 0.1493 | 0.0640 | | 0.0099 | 0.0037 | | 0.0015 | 0.0003 | 0.0839 | |
| \$400,000 | | 0.4761 | 0.0048 | | 0.9058 | 0.0109 | | 0.1400 | 0.0601 | | 0.0084 | 0.0032 | | 0.0013 | 0.0002 | 0.0792 | |
| \$425,000 | | 0.4560 | 0.0046 | | 0.9004 | 0.0108 | | 0.1319 | 0.0566 | | 0.0071 | 0.0027 | | 0.0011 | 0.0002 | 0.0749 | |
| \$450,000 | | 0.4378 | 0.0044 | | 0.8950 | 0.0107 | | 0.1246 | 0.0535 | | 0.0061 | 0.0023 | | 0.0009 | 0.0002 | 0.0711 | |
| \$475,000 | | 0.4213 | 0.0042 | | 0.8896 | 0.0107 | | 0.1181 | 0.0507 | | 0.0052 | 0.0020 | | 0.0008 | 0.0001 | 0.0677 | |
| \$500,000 | | 0.4062 | 0.0041 | | 0.8843 | 0.0106 | | 0.1123 | 0.0482 | | 0.0046 | 0.0017 | | 0.0007 | 0.0001 | 0.0647 | |
| \$600,000 | | 0.3567 | 0.0036 | | 0.8631 | 0.0104 | | 0.0938 | 0.0402 | | 0.0027 | 0.0010 | | 0.0003 | 0.0001 | 0.0553 | |
| \$700,000 | | 0.3194 | 0.0032 | | 0.8420 | 0.0101 | | 0.0806 | 0.0346 | | 0.0018 | 0.0007 | | 0.0001 | 0.0000 | 0.0486 | |
| \$800,000 | | 0.2901 | 0.0029 | | 0.8213 | 0.0099 | | 0.0706 | 0.0303 | | 0.0012 | 0.0005 | | 0.0000 | 0.0000 | 0.0436 | |
| \$900,000 | | 0.2664 | 0.0027 | | 0.8010 | 0.0096 | | 0.0629 | 0.0270 | | 0.0009 | 0.0003 | | 0.0000 | 0.0000 | 0.0396 | |
| \$1,000,000 | | 0.2467 | 0.0025 | | 0.7813 | 0.0094 | | 0.0567 | 0.0243 | | 0.0007 | 0.0003 | | 0.0000 | 0.0000 | 0.0365 | |
| \$2,000,000 | | 0.1473 | 0.0015 | | 0.6172 | 0.0074 | | 0.0288 | 0.0123 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0212 | |
| \$3,000,000 | | 0.1080 | 0.0011 | | 0.5011 | 0.0060 | | 0.0195 | 0.0084 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0155 | |
| \$4,000,000 | | 0.0861 | 0.0009 | | 0.4149 | 0.0050 | | 0.0149 | 0.0064 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0123 | |
| \$5,000,000 | | 0.0718 | 0.0007 | | 0.3481 | 0.0042 | | 0.0121 | 0.0052 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0101 | |
| \$6,000,000 | | 0.0616 | 0.0006 | | 0.2948 | 0.0035 | | 0.0102 | 0.0044 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0085 | |
| \$7,000,000 | | 0.0537 | 0.0005 | | 0.2512 | 0.0030 | | 0.0087 | 0.0037 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0072 | |
| \$8,000,000 | | 0.0473 | 0.0005 | | 0.2150 | 0.0026 | | 0.0075 | 0.0032 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0063 | |
| \$9,000,000 | | 0.0420 | 0.0004 | | 0.1845 | 0.0022 | | 0.0065 | 0.0028 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0054 | |
| \$10,000,000 | | 0.0374 | 0.0004 | | 0.1586 | 0.0019 | | 0.0056 | 0.0024 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0047 | |
| Death Average Cost Per Case | | | \$425,485 | | | | Target Cost Ratio | | | | | 0.9857 | | | | | |
| P.T. Average Cost Per Case | | | \$4,939,822 | | | | Loss Adjustment Expense | | | | | 1.000 | | | | | |
| P.P Average Cost Per Case | | | \$100,512 | | | | Assessment Factor | | | | | 1.000 | | | | | |
| T.T. Average Cost Per Case | | | \$24,239 | | | | | | | | | | | | | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group B

| LOSS LIMIT | DEATH | | | P.T | | | PP | | | T.T | | | M.O | | | (1) | (2) |
|-----------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-------------------------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------|---------------------|
| | 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. | EX. RAT. | P.L.R. EXCL. ASSES. |
| \$10,000 | 0.011 | 0.9815 | 0.0108 | 0.017 | 0.9977 | 0.0170 | 0.512 | 0.9216 | 0.4719 | 0.322 | 0.7097 | 0.2285 | 0.138 | 0.1553 | 0.0214 | 0.7496 | 0.9860 |
| \$15,000 | | 0.9728 | 0.0107 | | 0.9966 | 0.0169 | | 0.8868 | 0.4540 | | 0.6179 | 0.1990 | | 0.1079 | 0.0149 | 0.6955 | |
| \$20,000 | | 0.9642 | 0.0106 | | 0.9954 | 0.0169 | | 0.8544 | 0.4374 | | 0.5450 | 0.1755 | | 0.0821 | 0.0113 | 0.6517 | |
| \$25,000 | | 0.9558 | 0.0105 | | 0.9943 | 0.0169 | | 0.8241 | 0.4219 | | 0.4852 | 0.1562 | | 0.0659 | 0.0091 | 0.6146 | |
| \$30,000 | | 0.9475 | 0.0104 | | 0.9931 | 0.0169 | | 0.7957 | 0.4074 | | 0.4351 | 0.1401 | | 0.0548 | 0.0076 | 0.5824 | |
| \$35,000 | | 0.9393 | 0.0103 | | 0.9920 | 0.0169 | | 0.7690 | 0.3937 | | 0.3927 | 0.1265 | | 0.0467 | 0.0065 | 0.5539 | |
| \$40,000 | | 0.9311 | 0.0102 | | 0.9909 | 0.0168 | | 0.7437 | 0.3808 | | 0.3565 | 0.1148 | | 0.0406 | 0.0056 | 0.5282 | |
| \$50,000 | | 0.9151 | 0.0101 | | 0.9886 | 0.0168 | | 0.6970 | 0.3569 | | 0.2978 | 0.0959 | | 0.0319 | 0.0044 | 0.4841 | |
| \$75,000 | | 0.8765 | 0.0096 | | 0.9832 | 0.0167 | | 0.5972 | 0.3058 | | 0.2003 | 0.0645 | | 0.0170 | 0.0023 | 0.3989 | |
| \$100,000 | | 0.8395 | 0.0092 | | 0.9777 | 0.0166 | | 0.5163 | 0.2643 | | 0.1405 | 0.0453 | | 0.0120 | 0.0017 | 0.3371 | |
| \$125,000 | | 0.8041 | 0.0088 | | 0.9722 | 0.0165 | | 0.4510 | 0.2309 | | 0.1022 | 0.0329 | | 0.0093 | 0.0013 | 0.2904 | |
| \$150,000 | | 0.7701 | 0.0085 | | 0.9668 | 0.0164 | | 0.3983 | 0.2039 | | 0.0765 | 0.0246 | | 0.0075 | 0.0010 | 0.2544 | |
| \$175,000 | | 0.7372 | 0.0081 | | 0.9616 | 0.0163 | | 0.3547 | 0.1816 | | 0.0587 | 0.0189 | | 0.0062 | 0.0009 | 0.2258 | |
| \$200,000 | | 0.7052 | 0.0078 | | 0.9566 | 0.0163 | | 0.3174 | 0.1625 | | 0.0459 | 0.0148 | | 0.0052 | 0.0007 | 0.2021 | |
| \$225,000 | | 0.6742 | 0.0074 | | 0.9516 | 0.0162 | | 0.2855 | 0.1462 | | 0.0364 | 0.0117 | | 0.0044 | 0.0006 | 0.1821 | |
| \$250,000 | | 0.6444 | 0.0071 | | 0.9466 | 0.0161 | | 0.2587 | 0.1325 | | 0.0293 | 0.0094 | | 0.0038 | 0.0005 | 0.1656 | |
| \$275,000 | | 0.6160 | 0.0068 | | 0.9416 | 0.0160 | | 0.2364 | 0.1210 | | 0.0239 | 0.0077 | | 0.0032 | 0.0004 | 0.1519 | |
| \$300,000 | | 0.5890 | 0.0065 | | 0.9366 | 0.0159 | | 0.2171 | 0.1112 | | 0.0196 | 0.0063 | | 0.0028 | 0.0004 | 0.1403 | |
| \$325,000 | | 0.5633 | 0.0062 | | 0.9316 | 0.0158 | | 0.2003 | 0.1026 | | 0.0162 | 0.0052 | | 0.0024 | 0.0003 | 0.1301 | |
| \$350,000 | | 0.5385 | 0.0059 | | 0.9271 | 0.0158 | | 0.1867 | 0.0956 | | 0.0134 | 0.0043 | | 0.0021 | 0.0003 | 0.1219 | |
| \$375,000 | | 0.5149 | 0.0057 | | 0.9215 | 0.0157 | | 0.1741 | 0.0891 | | 0.0113 | 0.0036 | | 0.0018 | 0.0002 | 0.1143 | |
| \$400,000 | | 0.4932 | 0.0054 | | 0.9162 | 0.0156 | | 0.1632 | 0.0836 | | 0.0096 | 0.0031 | | 0.0015 | 0.0002 | 0.1079 | |
| \$425,000 | | 0.4730 | 0.0052 | | 0.9112 | 0.0155 | | 0.1537 | 0.0787 | | 0.0082 | 0.0026 | | 0.0013 | 0.0002 | 0.1022 | |
| \$450,000 | | 0.4542 | 0.0050 | | 0.9062 | 0.0154 | | 0.1452 | 0.0744 | | 0.0070 | 0.0023 | | 0.0012 | 0.0002 | 0.0973 | |
| \$475,000 | | 0.4370 | 0.0048 | | 0.9014 | 0.0153 | | 0.1377 | 0.0705 | | 0.0052 | 0.0017 | | 0.0010 | 0.0001 | 0.0924 | |
| \$500,000 | | 0.4214 | 0.0046 | | 0.8966 | 0.0152 | | 0.1308 | 0.0670 | | 0.0046 | 0.0015 | | 0.0009 | 0.0001 | 0.0884 | |
| \$600,000 | | 0.3700 | 0.0041 | | 0.8777 | 0.0149 | | 0.1093 | 0.0559 | | 0.0027 | 0.0009 | | 0.0005 | 0.0001 | 0.0759 | |
| \$700,000 | | 0.3314 | 0.0036 | | 0.8590 | 0.0146 | | 0.0938 | 0.0480 | | 0.0018 | 0.0006 | | 0.0002 | 0.0000 | 0.0668 | |
| \$800,000 | | 0.3011 | 0.0033 | | 0.8404 | 0.0143 | | 0.0822 | 0.0421 | | 0.0012 | 0.0004 | | 0.0001 | 0.0000 | 0.0601 | |
| \$900,000 | | 0.2765 | 0.0030 | | 0.8221 | 0.0140 | | 0.0732 | 0.0375 | | 0.0009 | 0.0003 | | 0.0000 | 0.0000 | 0.0548 | |
| \$1,000,000 | | 0.2561 | 0.0028 | | 0.8041 | 0.0137 | | 0.0660 | 0.0338 | | 0.0007 | 0.0002 | | 0.0000 | 0.0000 | 0.0505 | |
| \$2,000,000 | | 0.1532 | 0.0017 | | 0.6499 | 0.0110 | | 0.0334 | 0.0171 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0298 | |
| \$3,000,000 | | 0.1124 | 0.0012 | | 0.5371 | 0.0091 | | 0.0226 | 0.0116 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0219 | |
| \$4,000,000 | | 0.0897 | 0.0010 | | 0.4517 | 0.0077 | | 0.0172 | 0.0088 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0175 | |
| \$5,000,000 | | 0.0749 | 0.0008 | | 0.3846 | 0.0065 | | 0.0140 | 0.0072 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0145 | |
| \$6,000,000 | | 0.0643 | 0.0007 | | 0.3304 | 0.0056 | | 0.0118 | 0.0060 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0123 | |
| \$7,000,000 | | 0.0562 | 0.0006 | | 0.2856 | 0.0049 | | 0.0102 | 0.0052 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0107 | |
| \$8,000,000 | | 0.0497 | 0.0005 | | 0.2481 | 0.0042 | | 0.0089 | 0.0045 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0092 | |
| \$9,000,000 | | 0.0443 | 0.0005 | | 0.2162 | 0.0037 | | 0.0078 | 0.0040 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0082 | |
| \$10,000,000 | | 0.0396 | 0.0004 | | 0.1888 | 0.0032 | | 0.0069 | 0.0035 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0071 | |
| Death Average Cost Per Case | | | \$447,966 | | | | Target Cost Ratio | | | | | 0.9857 | | | | | |
| P.T. Average Cost Per Case | | | \$5,582,701 | | | | Loss Adjustment Expense | | | | | 1.000 | | | | | |
| P.P. Average Cost Per Case | | | \$117,301 | | | | Assessment Factor | | | | | 1.000 | | | | | |
| T.T. Average Cost Per Case | | | \$25,576 | | | | | | | | | | | | | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group C

| LOSS LIMIT | DEATH | | | P.T. | | | PP | | | TT | | | M.O | | | (1) | (2) |
|--------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|---------------|---------------------|
| | 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. | AVE. EX. RAT. | P.L.R. EXCL. ASSES. |
| \$10,000 | 0.012 | 0.9825 | 0.0118 | 0.022 | 0.9980 | 0.0220 | 0.568 | 0.9321 | 0.5294 | 0.294 | 0.7208 | 0.2119 | 0.104 | 0.1658 | 0.0172 | 0.7923 | 0.9860 |
| \$15,000 | | 0.9742 | 0.0117 | | 0.9970 | 0.0219 | | 0.9014 | 0.5120 | | 0.6309 | 0.1855 | | 0.1157 | 0.0120 | 0.7431 | |
| \$20,000 | | 0.9661 | 0.0116 | | 0.9960 | 0.0219 | | 0.8726 | 0.4957 | | 0.5590 | 0.1644 | | 0.0883 | 0.0092 | 0.7028 | |
| \$25,000 | | 0.9581 | 0.0115 | | 0.9950 | 0.0219 | | 0.8455 | 0.4803 | | 0.4997 | 0.1469 | | 0.0711 | 0.0074 | 0.6680 | |
| \$30,000 | | 0.9502 | 0.0114 | | 0.9940 | 0.0219 | | 0.8200 | 0.4657 | | 0.4499 | 0.1323 | | 0.0592 | 0.0062 | 0.6375 | |
| \$35,000 | | 0.9424 | 0.0113 | | 0.9930 | 0.0218 | | 0.7958 | 0.4520 | | 0.4075 | 0.1198 | | 0.0506 | 0.0053 | 0.6102 | |
| \$40,000 | | 0.9346 | 0.0112 | | 0.9920 | 0.0218 | | 0.7728 | 0.4389 | | 0.3710 | 0.1091 | | 0.0440 | 0.0046 | 0.5856 | |
| \$50,000 | | 0.9194 | 0.0110 | | 0.9900 | 0.0218 | | 0.7300 | 0.4146 | | 0.3116 | 0.0916 | | 0.0347 | 0.0036 | 0.5426 | |
| \$75,000 | | 0.8826 | 0.0106 | | 0.9852 | 0.0217 | | 0.6374 | 0.3621 | | 0.2124 | 0.0624 | | 0.0187 | 0.0019 | 0.4587 | |
| \$100,000 | | 0.8474 | 0.0102 | | 0.9804 | 0.0216 | | 0.5605 | 0.3184 | | 0.1509 | 0.0444 | | 0.0131 | 0.0014 | 0.3960 | |
| \$125,000 | | 0.8136 | 0.0098 | | 0.9756 | 0.0215 | | 0.4963 | 0.2819 | | 0.1107 | 0.0325 | | 0.0101 | 0.0011 | 0.3468 | |
| \$150,000 | | 0.7811 | 0.0094 | | 0.9708 | 0.0214 | | 0.4429 | 0.2516 | | 0.0836 | 0.0246 | | 0.0082 | 0.0009 | 0.3079 | |
| \$175,000 | | 0.7496 | 0.0090 | | 0.9661 | 0.0213 | | 0.3984 | 0.2263 | | 0.0645 | 0.0190 | | 0.0068 | 0.0007 | 0.2763 | |
| \$200,000 | | 0.7190 | 0.0086 | | 0.9616 | 0.0212 | | 0.3605 | 0.2048 | | 0.0507 | 0.0149 | | 0.0058 | 0.0006 | 0.2501 | |
| \$225,000 | | 0.6892 | 0.0083 | | 0.9572 | 0.0211 | | 0.3276 | 0.1861 | | 0.0405 | 0.0119 | | 0.0049 | 0.0005 | 0.2279 | |
| \$250,000 | | 0.6604 | 0.0079 | | 0.9528 | 0.0210 | | 0.2987 | 0.1696 | | 0.0327 | 0.0096 | | 0.0042 | 0.0004 | 0.2085 | |
| \$275,000 | | 0.6327 | 0.0076 | | 0.9484 | 0.0209 | | 0.2735 | 0.1554 | | 0.0268 | 0.0079 | | 0.0037 | 0.0004 | 0.1922 | |
| \$300,000 | | 0.6064 | 0.0073 | | 0.9440 | 0.0208 | | 0.2520 | 0.1431 | | 0.0222 | 0.0065 | | 0.0032 | 0.0003 | 0.1780 | |
| \$325,000 | | 0.5813 | 0.0070 | | 0.9397 | 0.0207 | | 0.2336 | 0.1327 | | 0.0184 | 0.0054 | | 0.0028 | 0.0003 | 0.1661 | |
| \$350,000 | | 0.5572 | 0.0067 | | 0.9353 | 0.0206 | | 0.2172 | 0.1234 | | 0.0154 | 0.0045 | | 0.0024 | 0.0003 | 0.1555 | |
| \$375,000 | | 0.5340 | 0.0064 | | 0.9309 | 0.0205 | | 0.2026 | 0.1151 | | 0.0129 | 0.0038 | | 0.0021 | 0.0002 | 0.1460 | |
| \$400,000 | | 0.5119 | 0.0061 | | 0.9271 | 0.0204 | | 0.1904 | 0.1082 | | 0.0110 | 0.0032 | | 0.0018 | 0.0002 | 0.1381 | |
| \$425,000 | | 0.4916 | 0.0059 | | 0.9221 | 0.0203 | | 0.1792 | 0.1018 | | 0.0095 | 0.0028 | | 0.0016 | 0.0002 | 0.1310 | |
| \$450,000 | | 0.4726 | 0.0057 | | 0.9175 | 0.0202 | | 0.1693 | 0.0962 | | 0.0081 | 0.0024 | | 0.0014 | 0.0001 | 0.1246 | |
| \$475,000 | | 0.4547 | 0.0055 | | 0.9130 | 0.0201 | | 0.1604 | 0.0911 | | 0.0070 | 0.0021 | | 0.0012 | 0.0001 | 0.1189 | |
| \$500,000 | | 0.4384 | 0.0053 | | 0.9086 | 0.0200 | | 0.1525 | 0.0866 | | 0.0046 | 0.0013 | | 0.0011 | 0.0001 | 0.1133 | |
| \$600,000 | | 0.3850 | 0.0046 | | 0.8918 | 0.0196 | | 0.1273 | 0.0723 | | 0.0027 | 0.0008 | | 0.0006 | 0.0001 | 0.0974 | |
| \$700,000 | | 0.3449 | 0.0041 | | 0.8753 | 0.0193 | | 0.1093 | 0.0621 | | 0.0018 | 0.0005 | | 0.0003 | 0.0000 | 0.0860 | |
| \$800,000 | | 0.3134 | 0.0038 | | 0.8589 | 0.0189 | | 0.0958 | 0.0544 | | 0.0012 | 0.0004 | | 0.0002 | 0.0000 | 0.0775 | |
| \$900,000 | | 0.2879 | 0.0035 | | 0.8426 | 0.0185 | | 0.0853 | 0.0484 | | 0.0009 | 0.0003 | | 0.0000 | 0.0000 | 0.0707 | |
| \$1,000,000 | | 0.2667 | 0.0032 | | 0.8265 | 0.0182 | | 0.0769 | 0.0437 | | 0.0007 | 0.0002 | | 0.0000 | 0.0000 | 0.0653 | |
| \$2,000,000 | | 0.1598 | 0.0019 | | 0.6838 | 0.0150 | | 0.0389 | 0.0221 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0390 | |
| \$3,000,000 | | 0.1173 | 0.0014 | | 0.5753 | 0.0127 | | 0.0262 | 0.0149 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0290 | |
| \$4,000,000 | | 0.0937 | 0.0011 | | 0.4914 | 0.0108 | | 0.0199 | 0.0113 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0232 | |
| \$5,000,000 | | 0.0784 | 0.0009 | | 0.4245 | 0.0093 | | 0.0162 | 0.0092 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0194 | |
| \$6,000,000 | | 0.0674 | 0.0008 | | 0.3698 | 0.0081 | | 0.0136 | 0.0078 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0167 | |
| \$7,000,000 | | 0.0591 | 0.0007 | | 0.3241 | 0.0071 | | 0.0118 | 0.0067 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0145 | |
| \$8,000,000 | | 0.0524 | 0.0006 | | 0.2854 | 0.0063 | | 0.0104 | 0.0059 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0128 | |
| \$9,000,000 | | 0.0468 | 0.0006 | | 0.2523 | 0.0055 | | 0.0092 | 0.0052 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0113 | |
| \$10,000,000 | | 0.0421 | 0.0005 | | 0.2235 | 0.0049 | | 0.0083 | 0.0047 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0101 | |

| | | | |
|-----------------------------|-------------|-------------------------|--------|
| Death Average Cost Per Case | \$473,657 | Target Cost Ratio | 0.9857 |
| P.T. Average Cost Per Case | \$6,375,657 | Loss Adjustment Expense | 1.000 |
| P.P. Average Cost Per Case | \$136,895 | Assessment Factor | 1.000 |
| T.T. Average Cost Per Case | \$26,986 | | |

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 | 0.9835 | 0.0148 | 0.032 | 0.9983 | 0.0319 | 0.608 | 0.9413 | 0.5723 | 0.251 | 0.7316 | 0.1836 | 0.094 | 0.1768 | 0.0166 | 0.8192 | 0.9860 |
| \$15,000 | | 0.9757 | 0.0146 | | 0.9974 | 0.0319 | | 0.9144 | 0.5559 | | 0.6436 | 0.1615 | | 0.1240 | 0.0117 | 0.7756 | |
| \$20,000 | | 0.9680 | 0.0145 | | 0.9966 | 0.0319 | | 0.8889 | 0.5405 | | 0.5729 | 0.1438 | | 0.0949 | 0.0089 | 0.7396 | |
| \$25,000 | | 0.9605 | 0.0144 | | 0.9957 | 0.0319 | | 0.8648 | 0.5258 | | 0.5142 | 0.1291 | | 0.0766 | 0.0072 | 0.7084 | |
| \$30,000 | | 0.9530 | 0.0143 | | 0.9948 | 0.0318 | | 0.8418 | 0.5118 | | 0.4646 | 0.1166 | | 0.0639 | 0.0060 | 0.6805 | |
| \$35,000 | | 0.9456 | 0.0142 | | 0.9940 | 0.0318 | | 0.8200 | 0.4986 | | 0.4222 | 0.1060 | | 0.0547 | 0.0051 | 0.6557 | |
| \$40,000 | | 0.9384 | 0.0141 | | 0.9931 | 0.0318 | | 0.7992 | 0.4859 | | 0.3856 | 0.0968 | | 0.0476 | 0.0045 | 0.6331 | |
| \$50,000 | | 0.9240 | 0.0139 | | 0.9914 | 0.0317 | | 0.7602 | 0.4622 | | 0.3257 | 0.0817 | | 0.0376 | 0.0035 | 0.5930 | |
| \$75,000 | | 0.8891 | 0.0133 | | 0.9872 | 0.0316 | | 0.6750 | 0.4104 | | 0.2248 | 0.0564 | | 0.0241 | 0.0023 | 0.5140 | |
| \$100,000 | | 0.8557 | 0.0128 | | 0.9831 | 0.0315 | | 0.6029 | 0.3665 | | 0.1616 | 0.0406 | | 0.0143 | 0.0013 | 0.4527 | |
| \$125,000 | | 0.8236 | 0.0124 | | 0.9789 | 0.0313 | | 0.5410 | 0.3290 | | 0.1197 | 0.0300 | | 0.0110 | 0.0010 | 0.4037 | |
| \$150,000 | | 0.7927 | 0.0119 | | 0.9748 | 0.0312 | | 0.4881 | 0.2968 | | 0.0910 | 0.0228 | | 0.0090 | 0.0008 | 0.3635 | |
| \$175,000 | | 0.7628 | 0.0114 | | 0.9706 | 0.0311 | | 0.4430 | 0.2693 | | 0.0708 | 0.0178 | | 0.0075 | 0.0007 | 0.3303 | |
| \$200,000 | | 0.7336 | 0.0110 | | 0.9666 | 0.0309 | | 0.4044 | 0.2459 | | 0.0560 | 0.0141 | | 0.0064 | 0.0006 | 0.3025 | |
| \$225,000 | | 0.7052 | 0.0106 | | 0.9626 | 0.0308 | | 0.3709 | 0.2255 | | 0.0450 | 0.0113 | | 0.0055 | 0.0005 | 0.2787 | |
| \$250,000 | | 0.6776 | 0.0102 | | 0.9588 | 0.0307 | | 0.3413 | 0.2075 | | 0.0365 | 0.0092 | | 0.0047 | 0.0004 | 0.2580 | |
| \$275,000 | | 0.6509 | 0.0098 | | 0.9551 | 0.0306 | | 0.3148 | 0.1914 | | 0.0300 | 0.0075 | | 0.0041 | 0.0004 | 0.2397 | |
| \$300,000 | | 0.6253 | 0.0094 | | 0.9513 | 0.0304 | | 0.2912 | 0.1770 | | 0.0249 | 0.0063 | | 0.0036 | 0.0003 | 0.2234 | |
| \$325,000 | | 0.6009 | 0.0090 | | 0.9475 | 0.0303 | | 0.2703 | 0.1643 | | 0.0209 | 0.0052 | | 0.0032 | 0.0003 | 0.2091 | |
| \$350,000 | | 0.5775 | 0.0087 | | 0.9437 | 0.0302 | | 0.2521 | 0.1533 | | 0.0175 | 0.0044 | | 0.0028 | 0.0003 | 0.1969 | |
| \$375,000 | | 0.5549 | 0.0083 | | 0.9400 | 0.0301 | | 0.2361 | 0.1436 | | 0.0148 | 0.0037 | | 0.0024 | 0.0002 | 0.1859 | |
| \$400,000 | | 0.5331 | 0.0080 | | 0.9362 | 0.0300 | | 0.2218 | 0.1348 | | 0.0126 | 0.0032 | | 0.0021 | 0.0002 | 0.1762 | |
| \$425,000 | | 0.5124 | 0.0077 | | 0.9324 | 0.0298 | | 0.2087 | 0.1269 | | 0.0108 | 0.0027 | | 0.0019 | 0.0002 | 0.1673 | |
| \$450,000 | | 0.4932 | 0.0074 | | 0.9287 | 0.0297 | | 0.1971 | 0.1198 | | 0.0094 | 0.0024 | | 0.0017 | 0.0002 | 0.1595 | |
| \$475,000 | | 0.4752 | 0.0071 | | 0.9251 | 0.0296 | | 0.1873 | 0.1139 | | 0.0081 | 0.0020 | | 0.0015 | 0.0001 | 0.1527 | |
| \$500,000 | | 0.4582 | 0.0069 | | 0.9210 | 0.0295 | | 0.1778 | 0.1081 | | 0.0071 | 0.0018 | | 0.0013 | 0.0001 | 0.1464 | |
| \$600,000 | | 0.4024 | 0.0060 | | 0.9057 | 0.0290 | | 0.1483 | 0.0902 | | 0.0027 | 0.0007 | | 0.0008 | 0.0001 | 0.1260 | |
| \$700,000 | | 0.3605 | 0.0054 | | 0.8912 | 0.0285 | | 0.1273 | 0.0774 | | 0.0018 | 0.0004 | | 0.0005 | 0.0000 | 0.1117 | |
| \$800,000 | | 0.3277 | 0.0049 | | 0.8770 | 0.0281 | | 0.1116 | 0.0678 | | 0.0012 | 0.0003 | | 0.0003 | 0.0000 | 0.1011 | |
| \$900,000 | | 0.3011 | 0.0045 | | 0.8628 | 0.0276 | | 0.0993 | 0.0604 | | 0.0009 | 0.0002 | | 0.0001 | 0.0000 | 0.0927 | |
| \$1,000,000 | | 0.2790 | 0.0042 | | 0.8488 | 0.0272 | | 0.0895 | 0.0544 | | 0.0007 | 0.0002 | | 0.0000 | 0.0000 | 0.0860 | |
| \$2,000,000 | | 0.1674 | 0.0025 | | 0.7194 | 0.0230 | | 0.0452 | 0.0275 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0530 | |
| \$3,000,000 | | 0.1230 | 0.0018 | | 0.6167 | 0.0197 | | 0.0304 | 0.0185 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0400 | |
| \$4,000,000 | | 0.0984 | 0.0015 | | 0.5352 | 0.0171 | | 0.0231 | 0.0140 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0326 | |
| \$5,000,000 | | 0.0824 | 0.0012 | | 0.4691 | 0.0150 | | 0.0187 | 0.0114 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0276 | |
| \$6,000,000 | | 0.0710 | 0.0011 | | 0.4143 | 0.0133 | | 0.0158 | 0.0096 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0240 | |
| \$7,000,000 | | 0.0624 | 0.0009 | | 0.3680 | 0.0118 | | 0.0136 | 0.0083 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0210 | |
| \$8,000,000 | | 0.0554 | 0.0008 | | 0.3285 | 0.0105 | | 0.0120 | 0.0073 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0186 | |
| \$9,000,000 | | 0.0497 | 0.0007 | | 0.2942 | 0.0094 | | 0.0108 | 0.0065 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0166 | |
| \$10,000,000 | | 0.0448 | 0.0007 | | 0.2642 | 0.0085 | | 0.0097 | 0.0059 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0151 | |
| Death Average Cost Per Case | | | \$503,961 | | | | Target Cost Ratio | | | | | 0.9857 | | | | | |
| P.T. Average Cost Per Case | | | \$7,395,304 | | | | Loss Adjustment Expense | | | | | 1.000 | | | | | |
| P.P. Average Cost Per Case | | | \$159,761 | | | | Assessment Factor | | | | | 1.000 | | | | | |
| T.T. Average Cost Per Case | | | \$28,475 | | | | | | | | | | | | | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group E

| LOSS LIMIT | DEATH | | | P.T. | | | PP | | | T.T | | | M.O | | | (1) | (2) |
|-----------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-------------------------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|---------------|---------------------|
| | 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. | AVE. EX. RAT. | P.L.R. EXCL. ASSES. |
| \$10,000 | 0.018 | 0.9845 | 0.0177 | 0.037 | 0.9985 | 0.0369 | 0.621 | 0.9493 | 0.5895 | 0.255 | 0.7421 | 0.1892 | 0.069 | 0.1883 | 0.0130 | 0.8463 | 0.9860 |
| \$15,000 | | 0.9773 | 0.0176 | | 0.9978 | 0.0369 | | 0.9257 | 0.5749 | | 0.6561 | 0.1673 | | 0.1327 | 0.0092 | 0.8059 | |
| \$20,000 | | 0.9701 | 0.0175 | | 0.9971 | 0.0369 | | 0.9033 | 0.5610 | | 0.5865 | 0.1496 | | 0.1020 | 0.0070 | 0.7720 | |
| \$25,000 | | 0.9630 | 0.0173 | | 0.9963 | 0.0369 | | 0.8819 | 0.5477 | | 0.5286 | 0.1348 | | 0.0824 | 0.0057 | 0.7424 | |
| \$30,000 | | 0.9560 | 0.0172 | | 0.9956 | 0.0368 | | 0.8615 | 0.5350 | | 0.4793 | 0.1222 | | 0.0689 | 0.0048 | 0.7160 | |
| \$35,000 | | 0.9491 | 0.0171 | | 0.9949 | 0.0368 | | 0.8419 | 0.5228 | | 0.4370 | 0.1114 | | 0.0591 | 0.0041 | 0.6922 | |
| \$40,000 | | 0.9423 | 0.0170 | | 0.9941 | 0.0368 | | 0.8231 | 0.5112 | | 0.4003 | 0.1021 | | 0.0515 | 0.0036 | 0.6707 | |
| \$50,000 | | 0.9288 | 0.0167 | | 0.9927 | 0.0367 | | 0.7878 | 0.4892 | | 0.3399 | 0.0867 | | 0.0408 | 0.0028 | 0.6321 | |
| \$75,000 | | 0.8961 | 0.0161 | | 0.9891 | 0.0366 | | 0.7097 | 0.4407 | | 0.2374 | 0.0605 | | 0.0262 | 0.0018 | 0.5557 | |
| \$100,000 | | 0.8646 | 0.0156 | | 0.9855 | 0.0365 | | 0.6427 | 0.3991 | | 0.1728 | 0.0441 | | 0.0157 | 0.0011 | 0.4964 | |
| \$125,000 | | 0.8343 | 0.0150 | | 0.9821 | 0.0363 | | 0.5843 | 0.3629 | | 0.1291 | 0.0329 | | 0.0121 | 0.0008 | 0.4479 | |
| \$150,000 | | 0.8050 | 0.0145 | | 0.9786 | 0.0362 | | 0.5330 | 0.3310 | | 0.0989 | 0.0252 | | 0.0098 | 0.0007 | 0.4076 | |
| \$175,000 | | 0.7767 | 0.0140 | | 0.9750 | 0.0361 | | 0.4882 | 0.3032 | | 0.0774 | 0.0197 | | 0.0082 | 0.0006 | 0.3736 | |
| \$200,000 | | 0.7492 | 0.0135 | | 0.9715 | 0.0359 | | 0.4491 | 0.2789 | | 0.0616 | 0.0157 | | 0.0070 | 0.0005 | 0.3445 | |
| \$225,000 | | 0.7224 | 0.0130 | | 0.9680 | 0.0358 | | 0.4149 | 0.2577 | | 0.0498 | 0.0127 | | 0.0060 | 0.0004 | 0.3196 | |
| \$250,000 | | 0.6961 | 0.0125 | | 0.9646 | 0.0357 | | 0.3848 | 0.2390 | | 0.0407 | 0.0104 | | 0.0053 | 0.0004 | 0.2980 | |
| \$275,000 | | 0.6706 | 0.0121 | | 0.9614 | 0.0356 | | 0.3579 | 0.2222 | | 0.0336 | 0.0086 | | 0.0046 | 0.0003 | 0.2788 | |
| \$300,000 | | 0.6459 | 0.0116 | | 0.9581 | 0.0355 | | 0.3335 | 0.2071 | | 0.0280 | 0.0071 | | 0.0041 | 0.0003 | 0.2616 | |
| \$325,000 | | 0.6222 | 0.0112 | | 0.9550 | 0.0353 | | 0.3114 | 0.1933 | | 0.0235 | 0.0060 | | 0.0036 | 0.0002 | 0.2460 | |
| \$350,000 | | 0.5995 | 0.0108 | | 0.9518 | 0.0352 | | 0.2913 | 0.1809 | | 0.0199 | 0.0051 | | 0.0032 | 0.0002 | 0.2322 | |
| \$375,000 | | 0.5777 | 0.0104 | | 0.9486 | 0.0351 | | 0.2732 | 0.1697 | | 0.0169 | 0.0043 | | 0.0028 | 0.0002 | 0.2197 | |
| \$400,000 | | 0.5566 | 0.0100 | | 0.9453 | 0.0350 | | 0.2571 | 0.1597 | | 0.0144 | 0.0037 | | 0.0025 | 0.0002 | 0.2086 | |
| \$425,000 | | 0.5362 | 0.0097 | | 0.9421 | 0.0349 | | 0.2428 | 0.1508 | | 0.0124 | 0.0032 | | 0.0022 | 0.0002 | 0.1988 | |
| \$450,000 | | 0.5167 | 0.0093 | | 0.9390 | 0.0347 | | 0.2299 | 0.1427 | | 0.0107 | 0.0027 | | 0.0020 | 0.0001 | 0.1895 | |
| \$475,000 | | 0.4984 | 0.0090 | | 0.9358 | 0.0346 | | 0.2180 | 0.1353 | | 0.0094 | 0.0024 | | 0.0018 | 0.0001 | 0.1814 | |
| \$500,000 | | 0.4814 | 0.0087 | | 0.9325 | 0.0345 | | 0.2070 | 0.1285 | | 0.0082 | 0.0021 | | 0.0016 | 0.0001 | 0.1739 | |
| \$600,000 | | 0.4229 | 0.0076 | | 0.9195 | 0.0340 | | 0.1729 | 0.1074 | | 0.0027 | 0.0007 | | 0.0010 | 0.0001 | 0.1498 | |
| \$700,000 | | 0.3789 | 0.0068 | | 0.9066 | 0.0335 | | 0.1484 | 0.0921 | | 0.0018 | 0.0005 | | 0.0006 | 0.0000 | 0.1329 | |
| \$800,000 | | 0.3444 | 0.0062 | | 0.8943 | 0.0331 | | 0.1300 | 0.0807 | | 0.0012 | 0.0003 | | 0.0004 | 0.0000 | 0.1203 | |
| \$900,000 | | 0.3165 | 0.0057 | | 0.8822 | 0.0326 | | 0.1157 | 0.0718 | | 0.0009 | 0.0002 | | 0.0002 | 0.0000 | 0.1103 | |
| \$1,000,000 | | 0.2934 | 0.0053 | | 0.8701 | 0.0322 | | 0.1043 | 0.0647 | | 0.0007 | 0.0002 | | 0.0001 | 0.0000 | 0.1024 | |
| \$2,000,000 | | 0.1764 | 0.0032 | | 0.7559 | 0.0280 | | 0.0526 | 0.0327 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0639 | |
| \$3,000,000 | | 0.1298 | 0.0023 | | 0.6604 | 0.0244 | | 0.0354 | 0.0220 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0487 | |
| \$4,000,000 | | 0.1039 | 0.0019 | | 0.5824 | 0.0216 | | 0.0268 | 0.0166 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0401 | |
| \$5,000,000 | | 0.0872 | 0.0016 | | 0.5180 | 0.0192 | | 0.0216 | 0.0134 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0342 | |
| \$6,000,000 | | 0.0752 | 0.0014 | | 0.4637 | 0.0172 | | 0.0182 | 0.0113 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0299 | |
| \$7,000,000 | | 0.0662 | 0.0012 | | 0.4174 | 0.0154 | | 0.0158 | 0.0098 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0264 | |
| \$8,000,000 | | 0.0590 | 0.0011 | | 0.3773 | 0.0140 | | 0.0139 | 0.0086 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0237 | |
| \$9,000,000 | | 0.0531 | 0.0010 | | 0.3422 | 0.0127 | | 0.0125 | 0.0077 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0214 | |
| \$10,000,000 | | 0.0480 | 0.0009 | | 0.3113 | 0.0115 | | 0.0113 | 0.0070 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0194 | |
| Death Average Cost Per Case | | | \$540,350 | | | | Target Cost Ratio | | | | | 0.9857 | | | | | |
| P.T. Average Cost Per Case | | | \$8,717,479 | | | | Loss Adjustment Expense | | | | | 1.000 | | | | | |
| P.P Average Cost Per Case | | | \$186,447 | | | | Assessment Factor | | | | | 1.000 | | | | | |
| T.T. Average Cost Per Case | | | \$30,045 | | | | | | | | | | | | | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group F

| LOSS LIMIT | DEATH | | | P.T | | | PP | | | T.T | | | M.O | | | (1) | (2) |
|-----------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-------------------------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|---------------|---------------------|
| | 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. | AVE. EX. RAT. | P.L.R. EXCL. ASSES. |
| \$10,000 | 0.038 | 0.9856 | 0.0375 | 0.062 | 0.9988 | 0.0619 | 0.638 | 0.9562 | 0.6101 | 0.213 | 0.7523 | 0.1602 | 0.049 | 0.2004 | 0.0098 | 0.8795 | 0.9860 |
| \$15,000 | | 0.9788 | 0.0372 | | 0.9982 | 0.0619 | | 0.9357 | 0.5970 | | 0.6683 | 0.1423 | | 0.1420 | 0.0070 | 0.8454 | |
| \$20,000 | | 0.9721 | 0.0369 | | 0.9976 | 0.0618 | | 0.9160 | 0.5844 | | 0.6000 | 0.1278 | | 0.1094 | 0.0054 | 0.8163 | |
| \$25,000 | | 0.9655 | 0.0367 | | 0.9969 | 0.0618 | | 0.8971 | 0.5724 | | 0.5428 | 0.1156 | | 0.0887 | 0.0043 | 0.7908 | |
| \$30,000 | | 0.9590 | 0.0364 | | 0.9963 | 0.0618 | | 0.8790 | 0.5608 | | 0.4940 | 0.1052 | | 0.0743 | 0.0036 | 0.7678 | |
| \$35,000 | | 0.9525 | 0.0362 | | 0.9957 | 0.0617 | | 0.8615 | 0.5496 | | 0.4518 | 0.0962 | | 0.0638 | 0.0031 | 0.7468 | |
| \$40,000 | | 0.9461 | 0.0360 | | 0.9951 | 0.0617 | | 0.8447 | 0.5389 | | 0.4150 | 0.0884 | | 0.0557 | 0.0027 | 0.7277 | |
| \$50,000 | | 0.9335 | 0.0355 | | 0.9939 | 0.0616 | | 0.8128 | 0.5186 | | 0.3542 | 0.0754 | | 0.0442 | 0.0022 | 0.6933 | |
| \$75,000 | | 0.9029 | 0.0343 | | 0.9908 | 0.0614 | | 0.7416 | 0.4731 | | 0.2503 | 0.0533 | | 0.0285 | 0.0014 | 0.6235 | |
| \$100,000 | | 0.8733 | 0.0332 | | 0.9878 | 0.0612 | | 0.6799 | 0.4338 | | 0.1842 | 0.0392 | | 0.0173 | 0.0008 | 0.5682 | |
| \$125,000 | | 0.8448 | 0.0321 | | 0.9849 | 0.0611 | | 0.6253 | 0.3990 | | 0.1390 | 0.0296 | | 0.0132 | 0.0006 | 0.5224 | |
| \$150,000 | | 0.8172 | 0.0311 | | 0.9820 | 0.0609 | | 0.5767 | 0.3679 | | 0.1073 | 0.0228 | | 0.0107 | 0.0005 | 0.4832 | |
| \$175,000 | | 0.7905 | 0.0300 | | 0.9791 | 0.0607 | | 0.5331 | 0.3401 | | 0.0845 | 0.0180 | | 0.0089 | 0.0004 | 0.4492 | |
| \$200,000 | | 0.7646 | 0.0291 | | 0.9761 | 0.0605 | | 0.4943 | 0.3154 | | 0.0677 | 0.0144 | | 0.0077 | 0.0004 | 0.4198 | |
| \$225,000 | | 0.7393 | 0.0281 | | 0.9732 | 0.0603 | | 0.4598 | 0.2934 | | 0.0550 | 0.0117 | | 0.0066 | 0.0003 | 0.3938 | |
| \$250,000 | | 0.7145 | 0.0272 | | 0.9702 | 0.0602 | | 0.4291 | 0.2738 | | 0.0451 | 0.0096 | | 0.0058 | 0.0003 | 0.3711 | |
| \$275,000 | | 0.6902 | 0.0262 | | 0.9674 | 0.0600 | | 0.4017 | 0.2563 | | 0.0374 | 0.0080 | | 0.0051 | 0.0003 | 0.3508 | |
| \$300,000 | | 0.6666 | 0.0253 | | 0.9645 | 0.0598 | | 0.3769 | 0.2405 | | 0.0313 | 0.0067 | | 0.0045 | 0.0002 | 0.3325 | |
| \$325,000 | | 0.6438 | 0.0245 | | 0.9618 | 0.0596 | | 0.3543 | 0.2261 | | 0.0265 | 0.0056 | | 0.0040 | 0.0002 | 0.3160 | |
| \$350,000 | | 0.6218 | 0.0236 | | 0.9591 | 0.0595 | | 0.3336 | 0.2128 | | 0.0225 | 0.0048 | | 0.0036 | 0.0002 | 0.3009 | |
| \$375,000 | | 0.6007 | 0.0228 | | 0.9564 | 0.0593 | | 0.3145 | 0.2006 | | 0.0192 | 0.0041 | | 0.0032 | 0.0002 | 0.2870 | |
| \$400,000 | | 0.5804 | 0.0221 | | 0.9538 | 0.0591 | | 0.2969 | 0.1894 | | 0.0165 | 0.0035 | | 0.0029 | 0.0001 | 0.2742 | |
| \$425,000 | | 0.5607 | 0.0213 | | 0.9511 | 0.0590 | | 0.2808 | 0.1791 | | 0.0142 | 0.0030 | | 0.0026 | 0.0001 | 0.2625 | |
| \$450,000 | | 0.5415 | 0.0206 | | 0.9484 | 0.0588 | | 0.2662 | 0.1698 | | 0.0123 | 0.0026 | | 0.0023 | 0.0001 | 0.2519 | |
| \$475,000 | | 0.5231 | 0.0199 | | 0.9457 | 0.0586 | | 0.2529 | 0.1614 | | 0.0107 | 0.0023 | | 0.0021 | 0.0001 | 0.2423 | |
| \$500,000 | | 0.5056 | 0.0192 | | 0.9430 | 0.0585 | | 0.2410 | 0.1537 | | 0.0094 | 0.0020 | | 0.0018 | 0.0001 | 0.2335 | |
| \$600,000 | | 0.4454 | 0.0169 | | 0.9323 | 0.0578 | | 0.2013 | 0.1284 | | 0.0027 | 0.0006 | | 0.0012 | 0.0001 | 0.2038 | |
| \$700,000 | | 0.3991 | 0.0152 | | 0.9215 | 0.0571 | | 0.1730 | 0.1104 | | 0.0018 | 0.0004 | | 0.0008 | 0.0000 | 0.1831 | |
| \$800,000 | | 0.3629 | 0.0138 | | 0.9105 | 0.0564 | | 0.1515 | 0.0966 | | 0.0012 | 0.0003 | | 0.0005 | 0.0000 | 0.1671 | |
| \$900,000 | | 0.3335 | 0.0127 | | 0.9000 | 0.0558 | | 0.1348 | 0.0860 | | 0.0009 | 0.0002 | | 0.0003 | 0.0000 | 0.1547 | |
| \$1,000,000 | | 0.3092 | 0.0118 | | 0.8898 | 0.0552 | | 0.1214 | 0.0775 | | 0.0007 | 0.0001 | | 0.0002 | 0.0000 | 0.1446 | |
| \$2,000,000 | | 0.1862 | 0.0071 | | 0.7915 | 0.0491 | | 0.0613 | 0.0391 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0953 | |
| \$3,000,000 | | 0.1372 | 0.0052 | | 0.7048 | 0.0437 | | 0.0411 | 0.0262 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0751 | |
| \$4,000,000 | | 0.1100 | 0.0042 | | 0.6317 | 0.0392 | | 0.0311 | 0.0198 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0632 | |
| \$5,000,000 | | 0.0924 | 0.0035 | | 0.5698 | 0.0353 | | 0.0251 | 0.0160 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0548 | |
| \$6,000,000 | | 0.0798 | 0.0030 | | 0.5169 | 0.0320 | | 0.0211 | 0.0134 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0484 | |
| \$7,000,000 | | 0.0704 | 0.0027 | | 0.4711 | 0.0292 | | 0.0182 | 0.0116 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0435 | |
| \$8,000,000 | | 0.0628 | 0.0024 | | 0.4310 | 0.0267 | | 0.0161 | 0.0103 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0394 | |
| \$9,000,000 | | 0.0567 | 0.0022 | | 0.3955 | 0.0245 | | 0.0144 | 0.0092 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0359 | |
| \$10,000,000 | | 0.0515 | 0.0020 | | 0.3640 | 0.0226 | | 0.0131 | 0.0083 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0329 | |
| Death Average Cost Per Case | | | \$581,176 | | | | Target Cost Ratio | | | | | 0.9857 | | | | | |
| P.T. Average Cost Per Case | | | \$10,423,012 | | | | Loss Adjustment Expense | | | | | 1.000 | | | | | |
| P.P. Average Cost Per Case | | | \$217,590 | | | | Assessment Factor | | | | | 1.000 | | | | | |
| T.T. Average Cost Per Case | | | \$31,703 | | | | | | | | | | | | | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group G

| LOSS LIMIT | DEATH | | | P.T. | | | PP | | | TT | | | M.O | | | (1) AVE. EX. RAT. | (2) P.L.R. EXCL. ASSES. |
|-----------------------------|-----------|--------------|----------------------------|-----------|--------------|----------------------------|-------------------------|--------------|----------------------------|-----------|--------------|----------------------------|-----------|--------------|----------------------------|----------------------------|----------------------------------|
| | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | | |
| \$10,000 | 0.032 | 0.9866 | 0.0316 | 0.087 | 0.9990 | 0.0869 | 0.654 | 0.9623 | 0.6293 | 0.186 | 0.7623 | 0.1418 | 0.041 | 0.2130 | 0.0087 | 0.8983 | 0.9860 |
| \$15,000 | | 0.9803 | 0.0314 | | 0.9985 | 0.0869 | | 0.9444 | 0.6177 | | 0.6803 | 0.1265 | | 0.1518 | 0.0062 | 0.8687 | |
| \$20,000 | | 0.9741 | 0.0312 | | 0.9980 | 0.0868 | | 0.9272 | 0.6064 | | 0.6132 | 0.1141 | | 0.1174 | 0.0048 | 0.8433 | |
| \$25,000 | | 0.9679 | 0.0310 | | 0.9975 | 0.0868 | | 0.9106 | 0.5955 | | 0.5569 | 0.1036 | | 0.0953 | 0.0039 | 0.8208 | |
| \$30,000 | | 0.9619 | 0.0308 | | 0.9970 | 0.0867 | | 0.8945 | 0.5850 | | 0.5085 | 0.0946 | | 0.0800 | 0.0033 | 0.8004 | |
| \$35,000 | | 0.9559 | 0.0306 | | 0.9965 | 0.0867 | | 0.8790 | 0.5749 | | 0.4665 | 0.0868 | | 0.0688 | 0.0028 | 0.7818 | |
| \$40,000 | | 0.9499 | 0.0304 | | 0.9960 | 0.0867 | | 0.8640 | 0.5650 | | 0.4298 | 0.0799 | | 0.0602 | 0.0025 | 0.7645 | |
| \$50,000 | | 0.9382 | 0.0300 | | 0.9950 | 0.0866 | | 0.8354 | 0.5463 | | 0.3687 | 0.0686 | | 0.0478 | 0.0020 | 0.7335 | |
| \$75,000 | | 0.9096 | 0.0291 | | 0.9924 | 0.0863 | | 0.7708 | 0.5041 | | 0.2634 | 0.0490 | | 0.0310 | 0.0013 | 0.6698 | |
| \$100,000 | | 0.8820 | 0.0282 | | 0.9900 | 0.0861 | | 0.7142 | 0.4671 | | 0.1960 | 0.0365 | | 0.0191 | 0.0008 | 0.6187 | |
| \$125,000 | | 0.8553 | 0.0274 | | 0.9875 | 0.0859 | | 0.6637 | 0.4341 | | 0.1493 | 0.0278 | | 0.0144 | 0.0006 | 0.5758 | |
| \$150,000 | | 0.8295 | 0.0265 | | 0.9851 | 0.0857 | | 0.6181 | 0.4043 | | 0.1161 | 0.0216 | | 0.0116 | 0.0005 | 0.5386 | |
| \$175,000 | | 0.8044 | 0.0257 | | 0.9827 | 0.0855 | | 0.5767 | 0.3772 | | 0.0920 | 0.0171 | | 0.0098 | 0.0004 | 0.5059 | |
| \$200,000 | | 0.7800 | 0.0250 | | 0.9803 | 0.0853 | | 0.5391 | 0.3526 | | 0.0741 | 0.0138 | | 0.0084 | 0.0003 | 0.4770 | |
| \$225,000 | | 0.7562 | 0.0242 | | 0.9779 | 0.0851 | | 0.5051 | 0.3303 | | 0.0605 | 0.0113 | | 0.0073 | 0.0003 | 0.4512 | |
| \$250,000 | | 0.7330 | 0.0235 | | 0.9755 | 0.0849 | | 0.4742 | 0.3101 | | 0.0500 | 0.0093 | | 0.0064 | 0.0003 | 0.4281 | |
| \$275,000 | | 0.7101 | 0.0227 | | 0.9731 | 0.0847 | | 0.4463 | 0.2919 | | 0.0416 | 0.0077 | | 0.0057 | 0.0002 | 0.4072 | |
| \$300,000 | | 0.6878 | 0.0220 | | 0.9707 | 0.0844 | | 0.4210 | 0.2754 | | 0.0350 | 0.0065 | | 0.0050 | 0.0002 | 0.3885 | |
| \$325,000 | | 0.6660 | 0.0213 | | 0.9683 | 0.0842 | | 0.3981 | 0.2603 | | 0.0297 | 0.0055 | | 0.0045 | 0.0002 | 0.3715 | |
| \$350,000 | | 0.6448 | 0.0206 | | 0.9659 | 0.0840 | | 0.3770 | 0.2465 | | 0.0253 | 0.0047 | | 0.0040 | 0.0002 | 0.3560 | |
| \$375,000 | | 0.6244 | 0.0200 | | 0.9636 | 0.0838 | | 0.3575 | 0.2338 | | 0.0217 | 0.0040 | | 0.0036 | 0.0001 | 0.3417 | |
| \$400,000 | | 0.6047 | 0.0194 | | 0.9614 | 0.0836 | | 0.3394 | 0.2220 | | 0.0187 | 0.0035 | | 0.0033 | 0.0001 | 0.3286 | |
| \$425,000 | | 0.5858 | 0.0187 | | 0.9592 | 0.0834 | | 0.3226 | 0.2110 | | 0.0162 | 0.0030 | | 0.0029 | 0.0001 | 0.3162 | |
| \$450,000 | | 0.5674 | 0.0182 | | 0.9570 | 0.0833 | | 0.3068 | 0.2007 | | 0.0140 | 0.0026 | | 0.0027 | 0.0001 | 0.3049 | |
| \$475,000 | | 0.5495 | 0.0176 | | 0.9548 | 0.0831 | | 0.2922 | 0.1911 | | 0.0122 | 0.0023 | | 0.0024 | 0.0001 | 0.2942 | |
| \$500,000 | | 0.5321 | 0.0170 | | 0.9526 | 0.0829 | | 0.2787 | 0.1823 | | 0.0108 | 0.0020 | | 0.0022 | 0.0001 | 0.2843 | |
| \$600,000 | | 0.4707 | 0.0151 | | 0.9438 | 0.0821 | | 0.2346 | 0.1534 | | 0.0027 | 0.0005 | | 0.0015 | 0.0001 | 0.2512 | |
| \$700,000 | | 0.4218 | 0.0135 | | 0.9350 | 0.0813 | | 0.2013 | 0.1317 | | 0.0018 | 0.0003 | | 0.0010 | 0.0000 | 0.2268 | |
| \$800,000 | | 0.3835 | 0.0123 | | 0.9266 | 0.0806 | | 0.1766 | 0.1155 | | 0.0012 | 0.0002 | | 0.0006 | 0.0000 | 0.2086 | |
| \$900,000 | | 0.3526 | 0.0113 | | 0.9171 | 0.0798 | | 0.1571 | 0.1027 | | 0.0009 | 0.0002 | | 0.0004 | 0.0000 | 0.1940 | |
| \$1,000,000 | | 0.3270 | 0.0105 | | 0.9082 | 0.0790 | | 0.1415 | 0.0925 | | 0.0007 | 0.0001 | | 0.0003 | 0.0000 | 0.1821 | |
| \$2,000,000 | | 0.1973 | 0.0063 | | 0.8257 | 0.0718 | | 0.0714 | 0.0467 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.1248 | |
| \$3,000,000 | | 0.1456 | 0.0047 | | 0.7494 | 0.0652 | | 0.0479 | 0.0313 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.1012 | |
| \$4,000,000 | | 0.1168 | 0.0037 | | 0.6826 | 0.0594 | | 0.0361 | 0.0236 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0867 | |
| \$5,000,000 | | 0.0982 | 0.0031 | | 0.6245 | 0.0543 | | 0.0291 | 0.0190 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0764 | |
| \$6,000,000 | | 0.0850 | 0.0027 | | 0.5739 | 0.0499 | | 0.0244 | 0.0160 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0686 | |
| \$7,000,000 | | 0.0750 | 0.0024 | | 0.5294 | 0.0461 | | 0.0211 | 0.0138 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0623 | |
| \$8,000,000 | | 0.0671 | 0.0021 | | 0.4899 | 0.0426 | | 0.0186 | 0.0122 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0569 | |
| \$9,000,000 | | 0.0607 | 0.0019 | | 0.4547 | 0.0396 | | 0.0166 | 0.0109 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0524 | |
| \$10,000,000 | | 0.0553 | 0.0018 | | 0.4230 | 0.0368 | | 0.0151 | 0.0099 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0485 | |
| Death Average Cost Per Case | | | \$628,096 | | | | Target Cost Ratio | | | | | 0.9857 | | | | | |
| P.T. Average Cost Per Case | | | \$12,687,516 | | | | Loss Adjustment Expense | | | | | 1.000 | | | | | |
| P.P Average Cost Per Case | | | \$253,935 | | | | Assessment Factor | | | | | 1.000 | | | | | |
| T.T. Average Cost Per Case | | | \$33,451 | | | | | | | | | | | | | | |

