

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors - NCCI Methodology

The attached exhibit pages present the application of a methodology previously provided to the PCRB by the NCCI for calculating excess loss factors. Pennsylvania data is adjusted for countrywide (NCCI states) hazard group relativities. Countrywide size of loss distributions are also incorporated into the calculations.

Two studies are presented in the attached pages. Section A shows the excess factors calculated in the normal manner with expected loss factors on a per-occurrence basis. In Section B the expected loss factors are on a per-claim basis.

The last page of Section A is a summary which calculates weighted excess ratios by loss limitation for all hazard groups combined. The weights are based on total incurred losses by hazard group. The excess ratios are before any adjustment for loss based assessments or risk load. Relativities are then shown which compare indicated excess factors by hazard group to the average for all hazard groups combined at each loss limitation. An additional column is shown which relates average excess ratios on a per-occurrence basis to average excess ratios on a per-claim basis from the last page of Section B.

The last page of Section B also calculates weighted excess ratios for all hazard groups combined but on a per-claim basis. Relativities are then shown that compare excess ratios for loss limits above \$1,000,000 to the value at \$1,000,000.

The excess loss factors resulting from application of the NCCI methodology to Pennsylvania data have historically been, and continue to be, rather high. This is especially true at the higher loss limitation levels. Consequently, the Bureau has modified the procedure used in developing excess loss factors by relying more heavily on actual Pennsylvania size of loss distributions. That study is presented in Exhibit 23.

Table I

Weighted Countrywide Average Cost/Case for Serious Injury Type and Hazard Group

Injury Type	Hazard Group				Weighted Average
	I	II	III	IV	
Fatal	\$69,515	\$88,694	\$110,723	\$131,911	\$105,162
P.T.	\$197,844	\$214,883	\$293,551	\$352,559	\$264,007
Major	\$69,288	\$73,525	\$85,199	\$98,235	\$80,150
Minor	\$11,319	\$11,437	\$12,122	\$12,873	\$11,728
T. T.	\$3,213	\$3,213	\$3,759	\$3,964	\$3,435
Med	\$233	\$233	\$258	\$262	\$243

Differential to Weighted Average

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.661	0.843	1.053	1.254
P.T.	0.749	0.814	1.112	1.335
Major	0.864	0.917	1.063	1.226
Minor	0.965	0.975	1.034	1.098
T. T.	0.935	0.935	1.094	1.154
Med	0.959	0.959	1.062	1.078

Countrywide Standard Earned Premium by Hazard Group

Hazard Group	Standard Premium	Ratio to Smallest Premium
I	\$324,495,944	1.000
II	\$23,444,564,742	0.014
III	\$25,372,947,368	0.013
IV	\$1,484,071,356	0.219
Total	\$50,626,079,410	

Table II

Countrywide Type of Injury Loss Distribution Table

Hazard Group	Fatal	P.T.	Major	Minor	T.T.	Medical
I	0.057	0.131	0.220	0.391	0.343	0.328
II	0.117	0.156	0.222	0.278	0.297	0.334
III	0.270	0.264	0.262	0.181	0.207	0.196
IV	0.556	0.449	0.296	0.150	0.153	0.142

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Effective: 04/01/03

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	26,883,833	6,996,564,682	0.004
II	3,783,938,715		0.541
III	3,083,948,020		0.441
IV	101,794,114		0.015

*Based on Unit Statistical Data Excluding Stevedoring for Policies Effective 03/01/85-02/28/88

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group Premium Distribution & Countrywide Loss Distribution

Injury Type	I	Hazard Group II	III	IV
Fatal	0.001	0.332	0.623	0.044
P.T.	0.003	0.406	0.559	0.032
Major	0.004	0.499	0.479	0.018
Minor	0.007	0.642	0.341	0.010
T.T.	0.005	0.629	0.357	0.009
Medical	0.005	0.668	0.319	0.008

For each hazard group, the following procedure is utilized to obtain the distribution of losses within each injury type:

The percentage of countrywide losses by hazard group (see Table II) is multiplied by the corresponding statewide ratio of standard earned premium to total (Exhibit I). This is then divided by the sum of these calculations for all four hazard groups. This procedure is done for each injury type.

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.94189
P.T.	0.953787
Major	0.986726
Minor	1.003799
T. T.	1.009339
Med	1.007167

(B) Injury Type

	Hazard Group			
	I	II	III	IV
Fatal	0.702	0.895	1.118	1.331
P.T.	0.785	0.853	1.166	1.400
Major	0.876	0.929	1.077	1.242
Minor	0.961	0.971	1.030	1.094
T. T.	0.926	0.926	1.084	1.143
Med	0.952	0.952	1.054	1.070

(C) Injury Type

	Hazard Group			
	I	II	III	IV
P.T./Major	0.852	0.908	1.108	1.314
Minor/ T. T.	0.939	0.939	1.069	1.128
Serious	0.851	0.908	1.109	1.315

(A) For each serious injury type, the countrywide hazard group unweighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).

(B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.

(C) For P.T. and Major injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

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Effective: 04/01/03

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit IV	Calculation of ELF Trend	01/01/98-12/31/99	01/01/97-12/31/98	01/01/96-12/31/97
		First Report	Second Report	Third Report
	Policy Period			
(1)	Effective Date of Filing		4/1/03	
(2a)	Midpoint of Filing		04/01/04	
(2b)	Midpoint of Policy Period	1/1/00	1/1/99	1/1/98
(3)	Benefit Level to Which Losses are Brought		04/01/03	
(4a)	Yrs. from (2a) to (2b)	4.25	5.25	6.25
(4b)				
(5)	Indemnity Trend =	1.0464	1.2126	1.2689
(6)	NA			
(7)	NA			
(8)	NA			
(9)	NA			
(10)	Medical Trend =	1.0702	1.3342	1.4279

PENNSYLVANIA
Effective: 04/01/03
Policy Period: 01/01/98-12/31/99
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	19,220,300	1.0000	1.213	23,306,536	5,151,900	1.0000	1.3342	6,873,665		
B. P.T.	9,794,600	1.0000	1.213	11,876,932	23,060,300	1.0000	1.3342	30,767,052		
C. Major	108,718,500	1.0000	1.213	131,832,053	48,039,500	1.0000	1.3342	64,094,301		
D. Minor	101,519,200	1.0000	1.213	123,102,182	81,892,500	1.0000	1.3342	109,260,974		
E. T.T.	275,023,100	1.0000	1.213	333,493,011	290,589,700	1.0000	1.3342	387,704,778		
F. Med. Only					125,469,100	1.0000	1.3342	167,400,873		
G. Overall	514,275,700	XX	XX	623,610,714	574,203,000	1.0000	XX	766,101,643		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	30,180,201	90	335,336	1.209	405,287	1.3111	1.374	2.481	*	49,079,074
B. P.T.	42,643,984	36	292,008	1.374	401,102	5.3889	10.097	12.072	*	491,335,296
C. Major	195,926,354	781	47,209	1.123	17,985	3.8592	4.586	7.580	*	1,090,403,413
D. Minor	232,363,156	4,922	15,662	0.909		1.0104	1.130	1.058	*	254,728,197
E. T.T.	721,197,789	46,048				1.0363	0.944	1.043	*	719,126,787
F. Medical	167,400,873	XX	XX	XX	XX	XX		1.000	+	167,400,873

* (14) x (SER MED DEV 5TH TO ULT)
+ SELECTED

PENNSYLVANIA
Effective: 04/01/03
Policy Period: 01/01/97-12/31/98
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	20,555,100	1.0000	1.2689	26,082,366	1,070,900	1.0000	1.4279	1,529,138		
B. P.T.	10,371,800	1.0000	1.2689	13,160,777	28,814,500	1.0000	1.4279	41,144,225		
C. Major	233,550,100	1.0000	1.2689	296,351,722	101,344,800	1.0000	1.4279	144,710,240		
D. Minor	123,692,200	1.0000	1.2689	156,953,033	107,732,900	1.0000	1.4279	153,831,808		
E. T.T.	261,100,500	1.0000	1.2689	331,310,424	261,351,200	1.0000	1.4279	373,183,378		
F. Med. Only					122,552,400	1.0000	1.4279	174,992,572		
G. Overall	649,269,700	XX	XX	823,858,322	622,866,700	1.0000	XX	889,391,361		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	27,611,504	93	296,898	1.248	370,529	1.1398	1.237	2.157	*	35,562,237
B. P.T.	54,305,002	34	278,609	1.474	410,698	5.2647	8.28	11.793	*	594,185,079
C. Major	441,061,962	1,744				1.6709	1.9033	3.282	*	1,038,985,240
D. Minor	310,784,841	5,271	58,961	0.918		0.9429	0.85	0.987	*	285,242,073
E. T.T.	704,493,802	45,133	15,609	0.908	18,351	1.0086	0.878	1.015	*	669,671,681
F. Medical	174,992,572	XX	XX	XX	XX	XX		1.000	+	174,992,572

* (14) x (SER MED DEV 5TH TO ULT)
+ SELECTED

PENNSYLVANIA
Effective: 04/01/03
Policy Period: 01/01/96-12/31/97
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	17,212,300	1.0000	1.328	22,852,771	3,075,200	1.0000	1.5281	4,699,213		
B. P.T.	19,408,900	1.0000	1.328	25,769,197	30,973,700	1.0000	1.5281	47,330,911		
C. Major	323,852,600	1.0000	1.328	429,979,097	122,915,300	1.0000	1.5281	187,826,870		
D. Minor	113,811,400	1.0000	1.328	151,107,396	85,939,400	1.0000	1.5281	131,323,997		
E. T.T.	240,202,300	1.0000	1.328	318,916,594	229,401,000	1.0000	1.5281	350,547,668		
F. Med. Only					115,475,900	1.0000	1.5281	176,458,723		
G. Overall	714,487,500	XX	XX	948,625,055	587,780,500	1.0000	XX	898,187,382		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	27,551,984	101	272,792	1.342	366,060	1.079	1.199	2.042	*	36,987,124
B. P.T.	73,100,108	71	278,479	1.436	399,784	2.507	4.144	5.616	*	372,587,641
C. Major	617,805,967	2,410				1.176	1.270	2.310	*	979,738,533
D. Minor	282,431,393	5,085	55,542	0.954	18,200	0.969	0.8902	1.015	*	267,809,661
E. T.T.	669,464,262	43,923	15,242	0.930		1.001	0.8874	1.008	*	636,358,635
F. Medical	176,458,723	XX	XX	XX	XX	XX		1.000	+	176,458,723

* (14) x (SER MED DEV 5TH TO ULT)
+ SELECTED

PENNSYLVANIA

Effective:04/01/03

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit VI					Exhibit VII						
Adjusted Average Cost Per Case by Injury Types					Combined Injury Weights						
For Each Hazard Group					Hazard Group I			Hazard Group II			
I. *	Injury Type	Average Cost Per Case	Hazard Group		Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	
			I	II	III	IV	Death	121,628	0.003	Death	40,380,640
	Fatal	379,955			P.T.	4,374,324	0.124	P.T.	591,991,854	0.137	
	P.T. / Major	403,819			Major	12,436,509	0.352	Major	1,551,454,466	0.359	
	Minor/T.T.	18,178			P.T./Major	16,810,833	0.476	P.T./Major	2,143,446,320	0.496	
					Minor	5,654,460	0.160	Minor	518,594,716	0.120	
					T.T.	10,125,786	0.287	T.T.	1,273,823,818	0.295	
					Minor/T.T.	15,780,246	0.447	Minor/T.T.	1,792,418,534	0.415	
II.**	Injury Type	I	II	III	IV	Medical	2,594,261	xx	Medical	346,593,248	xx
	Fatal	266,728	340,060	424,790	505,720	Total	35,306,968	xx	Total	4,322,838,742	xx
	P.T./Major	344,054	366,668	447,431	530,618	Hazard Group III			Hazard Group IV		
	Minor/T.T.	17,069	17,069	19,432	20,505	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
						Death	75,774,515	0.021	Death	5,351,651	0.039
						P.T.	815,082,381	0.230	P.T.	46,659,457	0.337
						Major	1,489,271,922	0.420	Major	55,964,289	0.404
						P.T./Major	2,304,354,303	0.650	P.T./Major	102,623,746	0.741
						Minor	275,452,956	0.078	Minor	8,077,799	0.058
						T.T.	722,981,086	0.204	T.T.	18,226,414	0.132
						Minor/T.T.	998,434,042	0.282	Minor/T.T.	26,304,213	0.190
						Medical	165,513,842	xx	Medical	4,150,817	xx
						Total	3,544,076,702	xx	Total	138,430,427	xx

For each hazard group the following procedure is utilized to obtain the distribution of losses

The percentage of losses by injury type (Exhibit II) is multiplied by the corresponding injury type total incurred losses to achieve combined injury weights.

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group I

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.03	0.003	0.972	0.003	0.03	0.476	0.970	0.462	0.53	0.447	0.677	0.303	0.768	0.994	0.763	0.005	0.768
\$15,000	0.05		0.955	0.003	0.04		0.960	0.457	0.80		0.575	0.257	0.717		0.713	0.005	0.718
\$20,000	0.07		0.938	0.003	0.05		0.950	0.452	1.07		0.494	0.221	0.676		0.672	0.005	0.677
\$25,000	0.09		0.922	0.003	0.07		0.930	0.443	1.33		0.430	0.192	0.638		0.634	0.005	0.639
\$30,000	0.10		0.915	0.003	0.08		0.920	0.438	1.60		0.375	0.168	0.609		0.605	0.005	0.610
\$35,000	0.12		0.899	0.003	0.09		0.910	0.433	1.86		0.330	0.148	0.584		0.580	0.005	0.585
\$40,000	0.14		0.884	0.003	0.11		0.890	0.424	2.13		0.291	0.130	0.557		0.554	0.005	0.559
\$50,000	0.17		0.863	0.003	0.13		0.870	0.414	2.66		0.230	0.103	0.520		0.517	0.005	0.522
\$75,000	0.26		0.803	0.002	0.20		0.800	0.381	3.99		0.134	0.060	0.443		0.440	0.005	0.445
\$100,000	0.34		0.754	0.002	0.26		0.740	0.352	5.33		0.082	0.037	0.391		0.389	0.005	0.394
\$125,000	0.43		0.704	0.002	0.33		0.672	0.320	6.66		0.052	0.023	0.345		0.343	0.005	0.348
\$150,000	0.51		0.663	0.002	0.40		0.612	0.291	7.99		0.035	0.016	0.309		0.307	0.005	0.312
\$175,000	0.60		0.621	0.002	0.46		0.566	0.269	9.32		0.023	0.010	0.281		0.279	0.005	0.284
\$200,000	0.68		0.586	0.002	0.53		0.520	0.248	10.65		0.016	0.007	0.257		0.255	0.005	0.260
\$225,000	0.77		0.549	0.002	0.59		0.486	0.231	11.98		0.011	0.005	0.238		0.237	0.005	0.242
\$250,000	0.85		0.519	0.002	0.66		0.451	0.215	13.31		0.008	0.004	0.221		0.220	0.005	0.225
\$275,000	0.94		0.487	0.001	0.73		0.421	0.200	14.65		0.006	0.003	0.204		0.203	0.005	0.208
\$300,000	1.02		0.461	0.001	0.79		0.398	0.189	15.98		0.004	0.002	0.192		0.191	0.005	0.196
\$325,000	1.11		0.433	0.001	0.86		0.374	0.178	17.31		0.003	0.001	0.180		0.179	0.005	0.184
\$350,000	1.19		0.410	0.001	0.92		0.356	0.169	18.64		0.002	0.001	0.171		0.170	0.005	0.175
\$375,000	1.28		0.385	0.001	0.99		0.337	0.160	19.97		0.002	0.001	0.162		0.161	0.005	0.166
\$400,000	1.36		0.365	0.001	1.06		0.321	0.153	21.30		0.001	0.000	0.154		0.153	0.005	0.158
\$425,000	1.45		0.344	0.001	1.12		0.307	0.146	22.64		0.001	0.000	0.147		0.146	0.005	0.151
\$450,000	1.53		0.326	0.001	1.19		0.293	0.139	23.97		0.001	0.000	0.140		0.139	0.005	0.144
\$475,000	1.62		0.307	0.001	1.26		0.281	0.134	25.30		0.001	0.000	0.135		0.134	0.005	0.139
\$500,000	1.70		0.291	0.001	1.32		0.271	0.129	26.63		0.000	0.000	0.130		0.129	0.005	0.134
\$600,000	2.04		0.233	0.001	1.59		0.234	0.111	31.96		0.000	0.000	0.112		0.111	0.005	0.116
\$700,000	2.39		0.186	0.001	1.85		0.207	0.099	37.28		0.000	0.000	0.100		0.099	0.005	0.104
\$800,000	2.73		0.149	0.000	2.11		0.186	0.089	42.61		0.000	0.000	0.089		0.088	0.005	0.093
\$900,000	3.07		0.120	0.000	2.38		0.169	0.080	47.93		0.000	0.000	0.080		0.080	0.005	0.085
\$1,000,000	3.41		0.097	0.000	2.64		0.155	0.074	53.26		0.000	0.000	0.074		0.074	0.005	0.079
\$2,000,000	6.82		0.012	0.000	5.28		0.088	0.042	106.52		0.000	0.000	0.042		0.042	0.005	0.047
\$3,000,000	10.22		0.002	0.000	7.93		0.063	0.030	159.78		0.000	0.000	0.030		0.030	0.005	0.035
\$4,000,000	13.63		0.000	0.000	10.57		0.050	0.024	213.04		0.000	0.000	0.024		0.024	0.005	0.029
\$5,000,000	17.04		0.000	0.000	13.21		0.041	0.020	266.30		0.000	0.000	0.020		0.020	0.005	0.025
\$6,000,000	20.45		0.000	0.000	15.85		0.036	0.017	319.56		0.000	0.000	0.017		0.017	0.005	0.022
\$7,000,000	23.86		0.000	0.000	18.50		0.031	0.015	372.82		0.000	0.000	0.015		0.015	0.005	0.020
\$8,000,000	27.27		0.000	0.000	21.14		0.028	0.013	426.08		0.000	0.000	0.013		0.013	0.005	0.018
\$9,000,000	30.67		0.000	0.000	23.78		0.026	0.012	479.34		0.000	0.000	0.012		0.012	0.005	0.017
\$10,000,000	34.08		0.000	0.000	26.42		0.023	0.011	532.60		0.000	0.000	0.011		0.011	0.005	0.016

Death Average Cost Per Case	\$266,728	Target Cost Ratio	0.9935
P.T./Major Average Cost Per Case	\$344,054	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$17,069	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group II

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.03	0.009	0.972	0.009	0.02	0.496	0.980	0.486	0.53	0.415	0.677	0.281	0.776	0.994	0.771	0.005	0.776
\$15,000	0.04		0.964	0.009	0.04		0.960	0.476	0.80		0.575	0.239	0.724		0.720	0.005	0.725
\$20,000	0.05		0.955	0.009	0.05		0.950	0.471	1.07		0.494	0.205	0.685		0.681	0.005	0.686
\$25,000	0.07		0.938	0.008	0.06		0.940	0.466	1.33		0.430	0.178	0.652		0.648	0.005	0.653
\$30,000	0.08		0.930	0.008	0.07		0.930	0.461	1.60		0.375	0.156	0.625		0.621	0.005	0.626
\$35,000	0.09		0.922	0.008	0.09		0.910	0.451	1.86		0.330	0.137	0.596		0.592	0.005	0.597
\$40,000	0.11		0.907	0.008	0.10		0.900	0.446	2.13		0.291	0.121	0.575		0.572	0.005	0.577
\$50,000	0.13		0.892	0.008	0.12		0.880	0.436	2.66		0.230	0.095	0.539		0.536	0.005	0.541
\$75,000	0.20		0.842	0.008	0.19		0.810	0.402	3.99		0.134	0.056	0.466		0.463	0.005	0.468
\$100,000	0.27		0.797	0.007	0.25		0.750	0.372	5.33		0.082	0.034	0.413		0.411	0.005	0.416
\$125,000	0.33		0.760	0.007	0.31		0.691	0.343	6.66		0.052	0.022	0.372		0.370	0.005	0.375
\$150,000	0.40		0.721	0.006	0.37		0.637	0.316	7.99		0.035	0.015	0.337		0.335	0.005	0.340
\$175,000	0.47		0.684	0.006	0.43		0.588	0.292	9.32		0.023	0.010	0.308		0.306	0.005	0.311
\$200,000	0.53		0.654	0.006	0.50		0.539	0.267	10.65		0.016	0.007	0.280		0.278	0.005	0.283
\$225,000	0.60		0.621	0.006	0.56		0.503	0.249	11.98		0.011	0.005	0.260		0.258	0.005	0.263
\$250,000	0.67		0.590	0.005	0.62		0.471	0.234	13.31		0.008	0.003	0.242		0.241	0.005	0.246
\$275,000	0.74		0.561	0.005	0.68		0.442	0.219	14.65		0.006	0.002	0.226		0.225	0.005	0.230
\$300,000	0.80		0.538	0.005	0.74		0.417	0.207	15.98		0.004	0.002	0.214		0.213	0.005	0.218
\$325,000	0.87		0.512	0.005	0.81		0.391	0.194	17.31		0.003	0.001	0.200		0.199	0.005	0.204
\$350,000	0.94		0.487	0.004	0.87		0.371	0.184	18.64		0.002	0.001	0.189		0.188	0.005	0.193
\$375,000	1.00		0.467	0.004	0.93		0.354	0.176	19.97		0.002	0.001	0.181		0.180	0.005	0.185
\$400,000	1.07		0.445	0.004	0.99		0.337	0.167	21.30		0.001	0.000	0.171		0.170	0.005	0.175
\$425,000	1.14		0.424	0.004	1.05		0.323	0.160	22.64		0.001	0.000	0.164		0.163	0.005	0.168
\$450,000	1.20		0.407	0.004	1.12		0.307	0.152	23.97		0.001	0.000	0.156		0.155	0.005	0.160
\$475,000	1.27		0.388	0.003	1.18		0.295	0.146	25.30		0.001	0.000	0.149		0.148	0.005	0.153
\$500,000	1.34		0.370	0.003	1.24		0.284	0.141	26.63		0.000	0.000	0.144		0.143	0.005	0.148
\$600,000	1.60		0.311	0.003	1.49		0.246	0.122	31.96		0.000	0.000	0.125		0.124	0.005	0.129
\$700,000	1.87		0.260	0.002	1.74		0.218	0.108	37.28		0.000	0.000	0.110		0.109	0.005	0.114
\$800,000	2.14		0.218	0.002	1.98		0.196	0.097	42.61		0.000	0.000	0.099		0.098	0.005	0.103
\$900,000	2.41		0.183	0.002	2.23		0.178	0.088	47.93		0.000	0.000	0.090		0.089	0.005	0.094
\$1,000,000	2.67		0.155	0.001	2.48		0.164	0.081	53.26		0.000	0.000	0.082		0.082	0.005	0.087
\$2,000,000	5.35		0.030	0.000	4.96		0.093	0.046	106.52		0.000	0.000	0.046		0.046	0.005	0.051
\$3,000,000	8.02		0.006	0.000	7.44		0.066	0.033	159.78		0.000	0.000	0.033		0.033	0.005	0.038
\$4,000,000	10.69		0.001	0.000	9.92		0.052	0.026	213.04		0.000	0.000	0.026		0.026	0.005	0.031
\$5,000,000	13.37		0.000	0.000	12.40		0.044	0.022	266.30		0.000	0.000	0.022		0.022	0.005	0.027
\$6,000,000	16.04		0.000	0.000	14.88		0.038	0.019	319.56		0.000	0.000	0.019		0.019	0.005	0.024
\$7,000,000	18.71		0.000	0.000	17.36		0.033	0.016	372.82		0.000	0.000	0.016		0.016	0.005	0.021
\$8,000,000	21.39		0.000	0.000	19.83		0.030	0.015	426.08		0.000	0.000	0.015		0.015	0.005	0.020
\$9,000,000	24.06		0.000	0.000	22.31		0.027	0.013	479.34		0.000	0.000	0.013		0.013	0.005	0.018
\$10,000,000	26.73		0.000	0.000	24.79		0.025	0.012	532.60		0.000	0.000	0.012		0.012	0.005	0.017

Death Average Cost Per Case	\$340,060	Target Cost Ratio	0.9935
P.T./Major Average Cost Per Case	\$366,668	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$17,069	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group III

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.02	0.021	0.981	0.021	0.02	0.650	0.980	0.637	0.47	0.282	0.704	0.199	0.857	0.994	0.852	0.005	0.857
\$15,000	0.03		0.972	0.020	0.03		0.970	0.631	0.70		0.610	0.172	0.823		0.818	0.005	0.823
\$20,000	0.04		0.964	0.020	0.04		0.960	0.624	0.94		0.531	0.150	0.794		0.789	0.005	0.794
\$25,000	0.05		0.955	0.020	0.05		0.950	0.618	1.17		0.468	0.132	0.770		0.765	0.005	0.770
\$30,000	0.06		0.947	0.020	0.06		0.940	0.611	1.40		0.415	0.117	0.748		0.744	0.005	0.749
\$35,000	0.07		0.938	0.020	0.07		0.930	0.605	1.64		0.368	0.104	0.729		0.725	0.005	0.730
\$40,000	0.09		0.922	0.019	0.08		0.920	0.598	1.87		0.329	0.093	0.710		0.706	0.005	0.711
\$50,000	0.11		0.907	0.019	0.10		0.900	0.585	2.34		0.265	0.075	0.679		0.675	0.005	0.680
\$75,000	0.16		0.870	0.018	0.15		0.850	0.553	3.51		0.162	0.046	0.617		0.613	0.005	0.618
\$100,000	0.21		0.835	0.018	0.20		0.800	0.520	4.68		0.104	0.029	0.567		0.564	0.005	0.569
\$125,000	0.27		0.797	0.017	0.25		0.750	0.488	5.85		0.069	0.019	0.524		0.521	0.005	0.526
\$150,000	0.32		0.766	0.016	0.30		0.701	0.456	7.02		0.047	0.013	0.485		0.482	0.005	0.487
\$175,000	0.37		0.737	0.015	0.36		0.645	0.419	8.19		0.032	0.009	0.443		0.440	0.005	0.445
\$200,000	0.43		0.704	0.015	0.41		0.604	0.393	9.36		0.023	0.006	0.414		0.412	0.005	0.417
\$225,000	0.48		0.678	0.014	0.46		0.566	0.368	10.53		0.016	0.005	0.387		0.385	0.005	0.390
\$250,000	0.54		0.649	0.014	0.51		0.533	0.346	11.70		0.012	0.003	0.363		0.361	0.005	0.366
\$275,000	0.59		0.626	0.013	0.56		0.503	0.327	12.87		0.009	0.003	0.343		0.341	0.005	0.346
\$300,000	0.64		0.603	0.013	0.61		0.476	0.309	14.03		0.007	0.002	0.324		0.322	0.005	0.327
\$325,000	0.70		0.578	0.012	0.66		0.451	0.293	15.20		0.005	0.001	0.306		0.304	0.005	0.309
\$350,000	0.75		0.557	0.012	0.71		0.429	0.279	16.37		0.004	0.001	0.292		0.290	0.005	0.295
\$375,000	0.80		0.538	0.011	0.76		0.409	0.266	17.54		0.003	0.001	0.278		0.276	0.005	0.281
\$400,000	0.86		0.515	0.011	0.81		0.391	0.254	18.71		0.002	0.001	0.266		0.264	0.005	0.269
\$425,000	0.91		0.498	0.010	0.86		0.374	0.243	19.88		0.002	0.001	0.254		0.252	0.005	0.257
\$450,000	0.96		0.480	0.010	0.91		0.359	0.233	21.05		0.001	0.000	0.243		0.242	0.005	0.247
\$475,000	1.02		0.461	0.010	0.97		0.343	0.223	22.22		0.001	0.000	0.233		0.232	0.005	0.237
\$500,000	1.07		0.445	0.009	1.02		0.330	0.215	23.39		0.001	0.000	0.224		0.223	0.005	0.228
\$600,000	1.28		0.385	0.008	1.22		0.288	0.187	28.07		0.000	0.000	0.195		0.194	0.005	0.199
\$700,000	1.50		0.332	0.007	1.42		0.256	0.166	32.75		0.000	0.000	0.173		0.172	0.005	0.177
\$800,000	1.71		0.289	0.006	1.63		0.229	0.149	37.43		0.000	0.000	0.155		0.154	0.005	0.159
\$900,000	1.93		0.250	0.005	1.83		0.209	0.136	42.10		0.000	0.000	0.141		0.140	0.005	0.145
\$1,000,000	2.14		0.218	0.005	2.03		0.192	0.125	46.78		0.000	0.000	0.130		0.129	0.005	0.134
\$2,000,000	4.28		0.057	0.001	4.06		0.109	0.071	93.57		0.000	0.000	0.072		0.072	0.005	0.077
\$3,000,000	6.42		0.016	0.000	6.10		0.078	0.051	140.35		0.000	0.000	0.051		0.051	0.005	0.056
\$4,000,000	8.56		0.004	0.000	8.13		0.062	0.040	187.13		0.000	0.000	0.040		0.040	0.005	0.045
\$5,000,000	10.70		0.001	0.000	10.16		0.051	0.033	233.92		0.000	0.000	0.033		0.033	0.005	0.038
\$6,000,000	12.84		0.000	0.000	12.19		0.044	0.029	280.70		0.000	0.000	0.029		0.029	0.005	0.034
\$7,000,000	14.98		0.000	0.000	14.22		0.039	0.025	327.48		0.000	0.000	0.025		0.025	0.005	0.030
\$8,000,000	17.12		0.000	0.000	16.25		0.035	0.023	374.27		0.000	0.000	0.023		0.023	0.005	0.028
\$9,000,000	19.26		0.000	0.000	18.29		0.032	0.021	421.05		0.000	0.000	0.021		0.021	0.005	0.026
\$10,000,000	21.40		0.000	0.000	20.32		0.029	0.019	467.83		0.000	0.000	0.019		0.019	0.005	0.024

Death Average Cost Per Case	\$424,790	Target Cost Ratio	0.9935
P.T./Major Average Cost Per Case	\$447,431	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$19,432	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group IV

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.02	0.039	0.981	0.038	0.02	0.741	0.980	0.726	0.44	0.190	0.718	0.136	0.900	0.994	0.895	0.005	0.900
\$15,000	0.03		0.972	0.038	0.03		0.970	0.719	0.67		0.621	0.118	0.875		0.870	0.005	0.875
\$20,000	0.04		0.964	0.038	0.03		0.970	0.719	0.89		0.546	0.104	0.861		0.856	0.005	0.861
\$25,000	0.04		0.964	0.038	0.04		0.960	0.711	1.11		0.483	0.092	0.841		0.836	0.005	0.841
\$30,000	0.05		0.955	0.037	0.05		0.950	0.704	1.33		0.430	0.082	0.823		0.818	0.005	0.823
\$35,000	0.06		0.947	0.037	0.06		0.940	0.697	1.55		0.384	0.073	0.807		0.802	0.005	0.807
\$40,000	0.07		0.938	0.037	0.07		0.930	0.689	1.77		0.345	0.066	0.792		0.787	0.005	0.792
\$50,000	0.09		0.922	0.036	0.09		0.910	0.674	2.22		0.280	0.053	0.763		0.758	0.005	0.763
\$75,000	0.13		0.892	0.035	0.13		0.870	0.645	3.33		0.174	0.033	0.713		0.709	0.005	0.714
\$100,000	0.18		0.856	0.033	0.17		0.830	0.615	4.43		0.114	0.022	0.670		0.666	0.005	0.671
\$125,000	0.22		0.829	0.032	0.21		0.790	0.585	5.54		0.076	0.014	0.631		0.627	0.005	0.632
\$150,000	0.27		0.797	0.031	0.26		0.740	0.548	6.65		0.053	0.010	0.589		0.585	0.005	0.590
\$175,000	0.31		0.772	0.030	0.30		0.701	0.519	7.76		0.037	0.007	0.556		0.553	0.005	0.558
\$200,000	0.36		0.743	0.029	0.34		0.663	0.491	8.87		0.026	0.005	0.525		0.522	0.005	0.527
\$225,000	0.40		0.721	0.028	0.39		0.620	0.459	9.98		0.019	0.004	0.491		0.488	0.005	0.493
\$250,000	0.45		0.694	0.027	0.43		0.588	0.436	11.08		0.014	0.003	0.466		0.463	0.005	0.468
\$275,000	0.49		0.673	0.026	0.47		0.559	0.414	12.19		0.011	0.002	0.442		0.439	0.005	0.444
\$300,000	0.54		0.649	0.025	0.51		0.533	0.395	13.30		0.008	0.002	0.422		0.419	0.005	0.424
\$325,000	0.58		0.630	0.025	0.56		0.503	0.373	14.41		0.006	0.001	0.399		0.397	0.005	0.402
\$350,000	0.63		0.608	0.024	0.60		0.481	0.356	15.52		0.005	0.001	0.381		0.379	0.005	0.384
\$375,000	0.67		0.590	0.023	0.64		0.461	0.342	16.63		0.004	0.001	0.366		0.364	0.005	0.369
\$400,000	0.72		0.569	0.022	0.69		0.438	0.325	17.73		0.003	0.001	0.348		0.346	0.005	0.351
\$425,000	0.76		0.553	0.022	0.73		0.421	0.312	18.84		0.002	0.000	0.334		0.332	0.005	0.337
\$450,000	0.81		0.534	0.021	0.77		0.405	0.300	19.95		0.002	0.000	0.321		0.319	0.005	0.324
\$475,000	0.85		0.519	0.020	0.81		0.391	0.290	21.06		0.001	0.000	0.310		0.308	0.005	0.313
\$500,000	0.90		0.501	0.020	0.86		0.374	0.277	22.17		0.001	0.000	0.297		0.295	0.005	0.300
\$600,000	1.08		0.442	0.017	1.03		0.328	0.243	26.60		0.000	0.000	0.260		0.258	0.005	0.263
\$700,000	1.26		0.391	0.015	1.20		0.292	0.216	31.03		0.000	0.000	0.231		0.230	0.005	0.235
\$800,000	1.44		0.346	0.013	1.37		0.263	0.195	35.47		0.000	0.000	0.208		0.207	0.005	0.212
\$900,000	1.62		0.307	0.012	1.54		0.240	0.178	39.90		0.000	0.000	0.190		0.189	0.005	0.194
\$1,000,000	1.80		0.272	0.011	1.71		0.221	0.164	44.34		0.000	0.000	0.175		0.174	0.005	0.179
\$2,000,000	3.60		0.086	0.003	3.43		0.126	0.093	88.67		0.000	0.000	0.096		0.095	0.005	0.100
\$3,000,000	5.39		0.029	0.001	5.14		0.090	0.067	133.01		0.000	0.000	0.068		0.068	0.005	0.073
\$4,000,000	7.19		0.010	0.000	6.85		0.071	0.053	177.34		0.000	0.000	0.053		0.053	0.005	0.058
\$5,000,000	8.99		0.003	0.000	8.57		0.059	0.044	221.68		0.000	0.000	0.044		0.044	0.005	0.049
\$6,000,000	10.79		0.001	0.000	10.28		0.051	0.038	266.01		0.000	0.000	0.038		0.038	0.005	0.043
\$7,000,000	12.58		0.000	0.000	11.99		0.045	0.033	310.35		0.000	0.000	0.033		0.033	0.005	0.038
\$8,000,000	14.38		0.000	0.000	13.71		0.040	0.030	354.68		0.000	0.000	0.030		0.030	0.005	0.035
\$9,000,000	16.18		0.000	0.000	15.42		0.037	0.027	399.02		0.000	0.000	0.027		0.027	0.005	0.032
\$10,000,000	17.98		0.000	0.000	17.13		0.033	0.024	443.35		0.000	0.000	0.024		0.024	0.005	0.029

Death Average Cost Per Case	\$505,720	Target Cost Ratio	0.9935
P.T./Major Average Cost Per Case	\$530,618	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$20,505	Assessment Factor	1.000

Exhibit IX

PENNSYLVANIA
Per Occurance Basis
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.768	0.776	0.857	0.900
\$15,000	0.718	0.725	0.823	0.875
\$20,000	0.677	0.686	0.794	0.861
\$25,000	0.639	0.653	0.770	0.841
\$30,000	0.610	0.626	0.749	0.823
\$35,000	0.585	0.597	0.730	0.807
\$40,000	0.559	0.577	0.711	0.792
\$50,000	0.522	0.541	0.680	0.763
\$75,000	0.445	0.468	0.618	0.714
\$100,000	0.394	0.416	0.569	0.671
\$125,000	0.348	0.375	0.526	0.632
\$150,000	0.312	0.340	0.487	0.590
\$175,000	0.284	0.311	0.445	0.558
\$200,000	0.260	0.283	0.417	0.527
\$225,000	0.242	0.263	0.390	0.493
\$250,000	0.225	0.246	0.366	0.468
\$275,000	0.208	0.230	0.346	0.444
\$300,000	0.196	0.218	0.327	0.424
\$325,000	0.184	0.204	0.309	0.402
\$350,000	0.175	0.193	0.295	0.384
\$375,000	0.166	0.185	0.281	0.369
\$400,000	0.158	0.175	0.269	0.351
\$425,000	0.151	0.168	0.257	0.337
\$450,000	0.144	0.160	0.247	0.324
\$475,000	0.139	0.153	0.237	0.313
\$500,000	0.134	0.148	0.228	0.300
\$600,000	0.116	0.129	0.199	0.263
\$700,000	0.104	0.114	0.177	0.235
\$800,000	0.093	0.103	0.159	0.212
\$900,000	0.085	0.094	0.145	0.194
\$1,000,000	0.079	0.087	0.134	0.179
\$2,000,000	0.047	0.051	0.077	0.100
\$3,000,000	0.035	0.038	0.056	0.073
\$4,000,000	0.029	0.031	0.045	0.058
\$5,000,000	0.025	0.027	0.038	0.049
\$6,000,000	0.022	0.024	0.034	0.043
\$7,000,000	0.020	0.021	0.030	0.038
\$8,000,000	0.018	0.020	0.028	0.035
\$9,000,000	0.017	0.018	0.026	0.032
\$10,000,000	0.016	0.017	0.024	0.029

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 All Hazard Groups Combined

Per Occurance Basis
 Unit Severity Trend

LOSS LIMIT	HG I	HG I WGT.	HG II	HG II WGT.	HG III	HG III WGT.	HG IV	HG IV WGT.	WGTD EXCESS RATIO	Relativity To Per-Claim	Relativity to Total Per - Occurance			
	EXCESS RATIO		EXCESS RATIO		EXCESS RATIO		EXCESS RATIO				HG I	HG II	HG III	HG IV
\$10,000	0.768	0.004	0.776	0.538	0.857	0.441	0.900	0.017	0.814	1.0137	0.9435	0.9533	1.0528	1.1057
\$15,000	0.717	0.004	0.724	0.538	0.823	0.441	0.875	0.017	0.770	1.0118	0.9312	0.9403	1.0688	1.1364
\$20,000	0.676	0.004	0.685	0.538	0.794	0.441	0.861	0.017	0.736	1.0138	0.9185	0.9307	1.0788	1.1698
\$25,000	0.638	0.004	0.652	0.538	0.770	0.441	0.841	0.017	0.707	1.0217	0.9024	0.9222	1.0891	1.1895
\$30,000	0.609	0.004	0.625	0.538	0.748	0.441	0.823	0.017	0.683	1.0240	0.8917	0.9151	1.0952	1.2050
\$35,000	0.584	0.004	0.596	0.538	0.729	0.441	0.807	0.017	0.658	1.0249	0.8875	0.9058	1.1079	1.2264
\$40,000	0.557	0.004	0.575	0.538	0.710	0.441	0.792	0.017	0.638	1.0241	0.8730	0.9013	1.1129	1.2414
\$50,000	0.520	0.004	0.539	0.538	0.679	0.441	0.763	0.017	0.604	1.0272	0.8609	0.8924	1.1242	1.2632
\$75,000	0.443	0.004	0.466	0.538	0.617	0.441	0.713	0.017	0.537	1.0327	0.8250	0.8678	1.1490	1.3277
\$100,000	0.391	0.004	0.413	0.538	0.567	0.441	0.670	0.017	0.485	1.0363	0.8062	0.8515	1.1691	1.3814
\$125,000	0.345	0.004	0.372	0.538	0.524	0.441	0.631	0.017	0.443	1.0498	0.7788	0.8397	1.1828	1.4244
\$150,000	0.309	0.004	0.337	0.538	0.485	0.441	0.589	0.017	0.406	1.0601	0.7611	0.8300	1.1946	1.4507
\$175,000	0.281	0.004	0.308	0.538	0.443	0.441	0.556	0.017	0.372	1.0568	0.7554	0.8280	1.1909	1.4946
\$200,000	0.257	0.004	0.280	0.538	0.414	0.441	0.525	0.017	0.343	1.0586	0.7493	0.8163	1.2070	1.5306
\$225,000	0.238	0.004	0.260	0.538	0.387	0.441	0.491	0.017	0.320	1.0596	0.7438	0.8125	1.2094	1.5344
\$250,000	0.221	0.004	0.242	0.538	0.363	0.441	0.466	0.017	0.299	1.0641	0.7391	0.8094	1.2140	1.5585
\$275,000	0.204	0.004	0.226	0.538	0.343	0.441	0.442	0.017	0.281	1.0604	0.7260	0.8043	1.2206	1.5730
\$300,000	0.192	0.004	0.214	0.538	0.324	0.441	0.422	0.017	0.266	1.0726	0.7218	0.8045	1.2180	1.5865
\$325,000	0.180	0.004	0.200	0.538	0.306	0.441	0.399	0.017	0.250	1.0684	0.7200	0.8000	1.2240	1.5960
\$350,000	0.171	0.004	0.189	0.538	0.292	0.441	0.381	0.017	0.238	1.0721	0.7185	0.7941	1.2269	1.6008
\$375,000	0.162	0.004	0.181	0.538	0.278	0.441	0.366	0.017	0.227	1.0758	0.7137	0.7974	1.2247	1.6123
\$400,000	0.154	0.004	0.171	0.538	0.266	0.441	0.348	0.017	0.216	1.0746	0.7130	0.7917	1.2315	1.6111
\$425,000	0.147	0.004	0.164	0.538	0.254	0.441	0.334	0.017	0.207	1.0781	0.7101	0.7923	1.2271	1.6135
\$450,000	0.140	0.004	0.156	0.538	0.243	0.441	0.321	0.017	0.197	1.0765	0.7107	0.7919	1.2335	1.6294
\$475,000	0.135	0.004	0.149	0.538	0.233	0.441	0.310	0.017	0.189	1.0739	0.7143	0.7884	1.2328	1.6402
\$500,000	0.130	0.004	0.144	0.538	0.224	0.441	0.297	0.017	0.182	1.0769	0.7143	0.7912	1.2308	1.6319
\$600,000	0.112	0.004	0.125	0.538	0.195	0.441	0.260	0.017	0.158	1.0748	0.7089	0.7911	1.2342	1.6456
\$700,000	0.100	0.004	0.110	0.538	0.173	0.441	0.231	0.017	0.140	1.0853	0.7143	0.7857	1.2357	1.6500
\$800,000	0.089	0.004	0.099	0.538	0.155	0.441	0.208	0.017	0.126	1.0862	0.7063	0.7857	1.2302	1.6508
\$900,000	0.080	0.004	0.090	0.538	0.141	0.441	0.190	0.017	0.114	1.0755	0.7018	0.7895	1.2368	1.6667
\$1,000,000	0.074	0.004	0.082	0.538	0.130	0.441	0.175	0.017	0.105	1.0825	0.7048	0.7810	1.2381	1.6667
\$2,000,000	0.042	0.004	0.046	0.538	0.072	0.441	0.096	0.017	0.058	1.0741	0.7241	0.7931	1.2414	1.6552
\$3,000,000	0.030	0.004	0.033	0.538	0.051	0.441	0.068	0.017	0.042	1.1053	0.7143	0.7857	1.2143	1.6190
\$4,000,000	0.024	0.004	0.026	0.538	0.040	0.441	0.053	0.017	0.033	1.1000	0.7273	0.7879	1.2121	1.6061
\$5,000,000	0.020	0.004	0.022	0.538	0.033	0.441	0.044	0.017	0.027	1.0800	0.7407	0.8148	1.2222	1.6296
\$6,000,000	0.017	0.004	0.019	0.538	0.029	0.441	0.038	0.017	0.024	1.0909	0.7083	0.7917	1.2083	1.5833
\$7,000,000	0.015	0.004	0.016	0.538	0.025	0.441	0.033	0.017	0.020	1.0526	0.7500	0.8000	1.2500	1.6500
\$8,000,000	0.013	0.004	0.015	0.538	0.023	0.441	0.030	0.017	0.019	1.1176	0.6842	0.7895	1.2105	1.5789
\$9,000,000	0.012	0.004	0.013	0.538	0.021	0.441	0.027	0.017	0.017	1.1333	0.7059	0.7647	1.2353	1.5882
\$10,000,000	0.011	0.004	0.012	0.538	0.019	0.441	0.024	0.017	0.015	1.0714	0.7333	0.8000	1.2667	1.6000

Table I

Weighted Countrywide Average Cost/Case for Serious Injury Type and Hazard Group

Injury Type	Hazard Group				Weighted Average
	I	II	III	IV	
Fatal	\$69,515	\$88,694	\$110,723	\$131,911	\$105,162
P.T.	\$197,844	\$214,883	\$293,551	\$352,559	\$264,007
Major	\$69,288	\$73,525	\$85,199	\$98,235	\$80,150
Minor	\$11,319	\$11,437	\$12,122	\$12,873	\$11,728
T. T.	\$3,213	\$3,213	\$3,759	\$3,964	\$3,435
Med	\$233	\$233	\$258	\$262	\$243

Differential to Weighted Average

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.661	0.843	1.053	1.254
P.T.	0.749	0.814	1.112	1.335
Major	0.864	0.917	1.063	1.226
Minor	0.965	0.975	1.034	1.098
T. T.	0.935	0.935	1.094	1.154
Med	0.959	0.959	1.062	1.078

Countrywide Standard Earned Premium by Hazard Group

Hazard Group	Standard Premium	Ratio to Smallest Premium
I	\$324,495,944	1.000
II	\$23,444,564,742	0.014
III	\$25,372,947,368	0.013
IV	\$1,484,071,356	0.219
Total	\$50,626,079,410	

Table II

Countrywide Type of Injury Loss Distribution Table

Hazard Group	Fatal	P.T.	Major	Minor	T.T.	Medical
I	0.057	0.131	0.220	0.391	0.343	0.328
II	0.117	0.156	0.222	0.278	0.297	0.334
III	0.270	0.264	0.262	0.181	0.207	0.196
IV	0.556	0.449	0.296	0.150	0.153	0.142

PENNSYLVANIA
Effective:04/01/03

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	26,883,833	6,996,564,682	0.004
II	3,783,938,715		0.541
III	3,083,948,020		0.441
IV	101,794,114		0.015

*Based on Unit Statistical Data Excluding Stevedoring for Policies Effective 03/01/85-02/28/88

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group Premium Distribution & Countrywide Loss Distribution

Injury Type	I	Hazard Group II	III	IV
Fatal	0.001	0.332	0.623	0.044
P.T.	0.003	0.406	0.559	0.032
Major	0.004	0.499	0.479	0.018
Minor	0.007	0.642	0.341	0.010
T.T.	0.005	0.629	0.357	0.009
Medical	0.005	0.668	0.319	0.008

For each hazard group, the following procedure is utilized to obtain the distribution of losses within each injury type:

The percentage of countrywide losses by hazard group (see Table II) is multiplied by the corresponding statewide ratio of standard earned premium to total (Exhibit I). This is then divided by the sum of these calculations for all four hazard groups. This procedure is done for each injury type.

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.941890
P.T.	0.953787
Major	0.986726
Minor	1.003799
T. T.	1.009339
Med	1.007167

(B) Injury Type

	I	II	III	IV
--	---	----	-----	----

Fatal	0.702	0.895	1.118	1.331
P.T.	0.785	0.853	1.166	1.400
Major	0.876	0.929	1.077	1.242
Minor	0.961	0.971	1.030	1.094
T. T.	0.926	0.926	1.084	1.143
Med	0.952	0.952	1.054	1.070

(C) Injury Type

	I	II	III	IV
--	---	----	-----	----

P.T./Major	0.852	0.908	1.108	1.314
Minor/ T. T.	0.939	0.939	1.069	1.128
Serious	0.851	0.908	1.109	1.315

(A) For each serious injury type, the countrywide hazard group unweighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).

(B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.

(C) For P.T. and Major injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

PENNSYLVANIA

Effective:04/01/03

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit IV	Calculation of ELF Trend	01/01/98-12/31/99	01/01/97-12/31/98	01/01/96-12/31/97
		First Report	Second Report	Third Report
	Policy Period			
(1)	Effective Date of Filing		04/01/03	
(2a)	Midpoint of Filing		4/1/04	
(2b)	Midpoint of Policy Period	1/1/00	1/1/99	1/1/98
(3)	Benefit Level to Which Losses are Brought		4/1/03	
(4a)	Yrs. from (2b) to (2a)	4.25	5.25	6.25
(4b)				
(5)	Indemnity Trend =	1.0464	1.2126	1.2689
(6)	NA			
(7)	NA			
(8)	NA			
(9)	NA			
(10)	Medical Trend =	1.0702	1.3342	1.4279
				1.5281

PENNSYLVANIA
Effective: 04/01/03
Policy Period: 01/01/98-12/31/99
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	19,220,300	1.0000	1.213	23,306,536	5,151,900	1.0000	1.3342	6,873,665		
B. P.T.	9,794,600	1.0000	1.213	11,876,932	23,060,300	1.0000	1.3342	30,767,052		
C. Major	108,718,500	1.0000	1.213	131,832,053	48,039,500	1.0000	1.3342	64,094,301		
D. Minor	101,519,200	1.0000	1.213	123,102,182	81,892,500	1.0000	1.3342	109,260,974		
E. T.T.	275,023,100	1.0000	1.213	333,493,011	290,589,700	1.0000	1.3342	387,704,778		
F. Med. Only					125,469,100	1.0000	1.3342	167,400,873		
G. Overall	514,275,700	XX	XX	623,610,714	574,203,000	1.0000	XX	766,101,643		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	30,180,201	90	335,336	1.209	405,287	1.3111	1.374	2.481	*	49,079,074
B. P.T.	42,643,984	36	292,008	1.374	401,102	5.3889	10.097	12.072	*	491,335,296
C. Major	195,926,354	781				3.8592	4.586	7.580	*	1,090,403,413
D. Minor	232,363,156	4,922	47,209	1.123	17,985	1.0104	1.130	1.058	*	254,728,197
E. T.T.	721,197,789	46,048	15,662	0.909		1.0363	0.944	1.043	*	719,126,787
F. Medical	167,400,873	XX	XX	XX	XX	XX		1.000	+	167,400,873

* (14) x (SER MED DEV 5TH TO ULT)
+ SELECTED

PENNSYLVANIA
Effective: 04/01/03
Policy Period: 01/01/97-12/31/98
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	20,555,100	1.0000	1.2689	26,082,366	1,070,900	1.0000	1.4279	1,529,138		
B. P.T.	10,371,800	1.0000	1.2689	13,160,777	28,814,500	1.0000	1.4279	41,144,225		
C. Major	233,550,100	1.0000	1.2689	296,351,722	101,344,800	1.0000	1.4279	144,710,240		
D. Minor	123,692,200	1.0000	1.2689	156,953,033	107,732,900	1.0000	1.4279	153,831,808		
E. T.T.	261,100,500	1.0000	1.2689	331,310,424	261,351,200	1.0000	1.4279	373,183,378		
F. Med. Only					122,552,400	1.0000	1.4279	174,992,572		
G. Overall	649,269,700	XX	XX	823,858,322	622,866,700	1.0000	XX	889,391,361		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	27,611,504	93	296,898	1.248	370,529	1.1398	1.237	2.157	*	35,562,237
B. P.T.	54,305,002	34	278,609	1.474	410,698	5.2647	8.28	11.793	*	594,185,079
C. Major	441,061,962	1,744				1.6709	1.9033	3.282	*	1,038,985,240
D. Minor	310,784,841	5,271	58,961	0.918	18,351	0.9429	0.85	0.987	*	285,242,073
E. T.T.	704,493,802	45,133	15,609	0.908		1.0086	0.878	1.015	*	669,671,681
F. Medical	174,992,572	XX	XX	XX	XX	XX		1.000	+	174,992,572

* (14) x (SER MED DEV 5TH TO ULT)
+ SELECTED

PENNSYLVANIA
Effective: 04/01/03
Policy Period: 01/01/96-12/31/97
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	17,212,300	1.0000	1.328	22,852,771	3,075,200	1.0000	1.5281	4,699,213		
B. P.T.	19,408,900	1.0000	1.328	25,769,197	30,973,700	1.0000	1.5281	47,330,911		
C. Major	323,852,600	1.0000	1.328	429,979,097	122,915,300	1.0000	1.5281	187,826,870		
D. Minor	113,811,400	1.0000	1.328	151,107,396	85,939,400	1.0000	1.5281	131,323,997		
E. T.T.	240,202,300	1.0000	1.328	318,916,594	229,401,000	1.0000	1.5281	350,547,668		
F. Med. Only					115,475,900	1.0000	1.5281	176,458,723		
G. Overall	714,487,500	XX	XX	948,625,055	587,780,500	1.0000	XX	898,187,382		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	27,551,984	101	272,792	1.342	366,060	1.079	1.199	2.042	*	36,987,124
B. P.T.	73,100,108	71	278,479	1.436	399,784	2.507	4.144	5.616	*	372,587,641
C. Major	617,805,967	2,410	55,542	0.954	18,200	1.176	1.270	2.310	*	979,738,533
D. Minor	282,431,393	5,085	15,242	0.930		0.969	0.8902	1.015	*	267,809,661
E. T.T.	669,464,262	43,923				1.001	0.8874	1.008	*	636,358,635
F. Medical	176,458,723	XX	XX	XX	XX	XX		1.000	+	176,458,723

* (14) x (SER MED DEV 5TH TO ULT)
+ SELECTED

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group I

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.04	0.003	0.964	0.003	0.03	0.476	0.970	0.462	0.59	0.447	0.652	0.291	0.756	0.994	0.751	0.005	0.756
\$15,000	0.06		0.947	0.003	0.04		0.960	0.457	0.88		0.549	0.245	0.705		0.701	0.005	0.706
\$20,000	0.07		0.938	0.003	0.06		0.940	0.447	1.17		0.468	0.209	0.659		0.655	0.005	0.660
\$25,000	0.09		0.922	0.003	0.07		0.930	0.443	1.46		0.402	0.180	0.626		0.622	0.005	0.627
\$30,000	0.11		0.907	0.003	0.09		0.910	0.433	1.76		0.347	0.155	0.591		0.587	0.005	0.592
\$35,000	0.13		0.892	0.003	0.10		0.900	0.428	2.05		0.302	0.135	0.566		0.563	0.005	0.568
\$40,000	0.15		0.877	0.003	0.12		0.880	0.419	2.34		0.265	0.118	0.540		0.537	0.005	0.542
\$50,000	0.19		0.849	0.003	0.15		0.850	0.405	2.93		0.205	0.092	0.500		0.497	0.005	0.502
\$75,000	0.28		0.790	0.002	0.22		0.780	0.371	4.39		0.115	0.051	0.424		0.421	0.005	0.426
\$100,000	0.37		0.737	0.002	0.29		0.710	0.338	5.86		0.068	0.030	0.370		0.368	0.005	0.373
\$125,000	0.47		0.684	0.002	0.36		0.645	0.307	7.32		0.042	0.019	0.328		0.326	0.005	0.331
\$150,000	0.56		0.639	0.002	0.44		0.581	0.277	8.79		0.027	0.012	0.291		0.289	0.005	0.294
\$175,000	0.66		0.594	0.002	0.51		0.533	0.254	10.25		0.018	0.008	0.264		0.262	0.005	0.267
\$200,000	0.75		0.557	0.002	0.58		0.491	0.234	11.72		0.012	0.005	0.241		0.240	0.005	0.245
\$225,000	0.84		0.523	0.002	0.65		0.456	0.217	13.18		0.008	0.004	0.223		0.222	0.005	0.227
\$250,000	0.94		0.487	0.001	0.73		0.421	0.200	14.65		0.006	0.003	0.204		0.203	0.005	0.208
\$275,000	1.03		0.458	0.001	0.80		0.395	0.188	16.11		0.004	0.002	0.191		0.190	0.005	0.195
\$300,000	1.12		0.430	0.001	0.87		0.371	0.177	17.58		0.003	0.001	0.179		0.178	0.005	0.183
\$325,000	1.22		0.401	0.001	0.94		0.351	0.167	19.04		0.002	0.001	0.169		0.168	0.005	0.173
\$350,000	1.31		0.378	0.001	1.02		0.330	0.157	20.51		0.001	0.000	0.158		0.157	0.005	0.162
\$375,000	1.41		0.353	0.001	1.09		0.314	0.149	21.97		0.001	0.000	0.150		0.149	0.005	0.154
\$400,000	1.50		0.332	0.001	1.16		0.299	0.142	23.43		0.001	0.000	0.143		0.142	0.005	0.147
\$425,000	1.59		0.313	0.001	1.24		0.284	0.135	24.90		0.001	0.000	0.136		0.135	0.005	0.140
\$450,000	1.69		0.293	0.001	1.31		0.272	0.129	26.36		0.000	0.000	0.130		0.129	0.005	0.134
\$475,000	1.78		0.276	0.001	1.38		0.261	0.124	27.83		0.000	0.000	0.125		0.124	0.005	0.129
\$500,000	1.87		0.260	0.001	1.45		0.252	0.120	29.29		0.000	0.000	0.121		0.120	0.005	0.125
\$600,000	2.25		0.203	0.001	1.74		0.218	0.104	35.15		0.000	0.000	0.105		0.104	0.005	0.109
\$700,000	2.62		0.160	0.000	2.03		0.192	0.091	41.01		0.000	0.000	0.091		0.090	0.005	0.095
\$800,000	3.00		0.126	0.000	2.33		0.172	0.082	46.87		0.000	0.000	0.082		0.082	0.005	0.087
\$900,000	3.37		0.100	0.000	2.62		0.156	0.074	52.73		0.000	0.000	0.074		0.074	0.005	0.079
\$1,000,000	3.75		0.079	0.000	2.91		0.144	0.069	58.59		0.000	0.000	0.069		0.069	0.005	0.074
\$2,000,000	7.50		0.008	0.000	5.81		0.081	0.039	117.17		0.000	0.000	0.039		0.039	0.005	0.044
\$3,000,000	11.25		0.001	0.000	8.72		0.058	0.028	175.76		0.000	0.000	0.028		0.028	0.005	0.033
\$4,000,000	15.00		0.000	0.000	11.63		0.046	0.022	234.34		0.000	0.000	0.022		0.022	0.005	0.027
\$5,000,000	18.75		0.000	0.000	14.53		0.038	0.018	292.93		0.000	0.000	0.018		0.018	0.005	0.023
\$6,000,000	22.49		0.000	0.000	17.44		0.033	0.016	351.51		0.000	0.000	0.016		0.016	0.005	0.021
\$7,000,000	26.24		0.000	0.000	20.35		0.029	0.014	410.10		0.000	0.000	0.014		0.014	0.005	0.019
\$8,000,000	29.99		0.000	0.000	23.25		0.026	0.012	468.69		0.000	0.000	0.012		0.012	0.005	0.017
\$9,000,000	33.74		0.000	0.000	26.16		0.024	0.011	527.27		0.000	0.000	0.011		0.011	0.005	0.016
\$10,000,000	37.49		0.000	0.000	29.07		0.022	0.010	585.86		0.000	0.000	0.010		0.010	0.005	0.015

Death Average Cost Per Case	\$266,728	Target Cost Ratio	0.9935
P.T./Major Average Cost Per Case	\$344,054	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$17,069	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group II

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.03	0.009	0.972	0.009	0.03	0.496	0.970	0.481	0.59	0.415	0.652	0.271	0.761	0.994	0.756	0.005	0.761
\$15,000	0.04		0.964	0.009	0.04		0.960	0.476	0.88		0.549	0.228	0.713		0.709	0.005	0.714
\$20,000	0.06		0.947	0.009	0.05		0.950	0.471	1.17		0.468	0.194	0.674		0.670	0.005	0.675
\$25,000	0.07		0.938	0.008	0.07		0.930	0.461	1.46		0.402	0.167	0.636		0.632	0.005	0.637
\$30,000	0.09		0.922	0.008	0.08		0.920	0.456	1.76		0.347	0.144	0.608		0.604	0.005	0.609
\$35,000	0.10		0.915	0.008	0.10		0.900	0.446	2.05		0.302	0.125	0.579		0.576	0.005	0.581
\$40,000	0.12		0.899	0.008	0.11		0.890	0.441	2.34		0.265	0.110	0.559		0.556	0.005	0.561
\$50,000	0.15		0.877	0.008	0.14		0.860	0.427	2.93		0.205	0.085	0.520		0.517	0.005	0.522
\$75,000	0.22		0.829	0.007	0.20		0.800	0.397	4.39		0.115	0.048	0.452		0.449	0.005	0.454
\$100,000	0.29		0.784	0.007	0.27		0.730	0.362	5.86		0.068	0.028	0.397		0.395	0.005	0.400
\$125,000	0.37		0.737	0.007	0.34		0.663	0.329	7.32		0.042	0.017	0.353		0.351	0.005	0.356
\$150,000	0.44		0.699	0.006	0.41		0.604	0.300	8.79		0.027	0.011	0.317		0.315	0.005	0.320
\$175,000	0.51		0.663	0.006	0.48		0.553	0.274	10.25		0.018	0.007	0.287		0.285	0.005	0.290
\$200,000	0.59		0.626	0.006	0.55		0.508	0.252	11.72		0.012	0.005	0.263		0.261	0.005	0.266
\$225,000	0.66		0.594	0.005	0.61		0.476	0.236	13.18		0.008	0.003	0.244		0.243	0.005	0.248
\$250,000	0.74		0.561	0.005	0.68		0.442	0.219	14.65		0.006	0.002	0.226		0.225	0.005	0.230
\$275,000	0.81		0.534	0.005	0.75		0.413	0.205	16.11		0.004	0.002	0.212		0.211	0.005	0.216
\$300,000	0.88		0.508	0.005	0.82		0.388	0.192	17.58		0.003	0.001	0.198		0.197	0.005	0.202
\$325,000	0.96		0.480	0.004	0.89		0.365	0.181	19.04		0.002	0.001	0.186		0.185	0.005	0.190
\$350,000	1.03		0.458	0.004	0.95		0.348	0.173	20.51		0.001	0.000	0.177		0.176	0.005	0.181
\$375,000	1.10		0.436	0.004	1.02		0.330	0.164	21.97		0.001	0.000	0.168		0.167	0.005	0.172
\$400,000	1.18		0.413	0.004	1.09		0.314	0.156	23.43		0.001	0.000	0.160		0.159	0.005	0.164
\$425,000	1.25		0.393	0.004	1.16		0.299	0.148	24.90		0.001	0.000	0.152		0.151	0.005	0.156
\$450,000	1.32		0.375	0.003	1.23		0.286	0.142	26.36		0.000	0.000	0.145		0.144	0.005	0.149
\$475,000	1.40		0.355	0.003	1.30		0.274	0.136	27.83		0.000	0.000	0.139		0.138	0.005	0.143
\$500,000	1.47		0.339	0.003	1.36		0.265	0.131	29.29		0.000	0.000	0.134		0.133	0.005	0.138
\$600,000	1.76		0.280	0.003	1.64		0.228	0.113	35.15		0.000	0.000	0.116		0.115	0.005	0.120
\$700,000	2.06		0.230	0.002	1.91		0.202	0.100	41.01		0.000	0.000	0.102		0.101	0.005	0.106
\$800,000	2.35		0.190	0.002	2.18		0.182	0.090	46.87		0.000	0.000	0.092		0.091	0.005	0.096
\$900,000	2.65		0.157	0.001	2.45		0.165	0.082	52.73		0.000	0.000	0.083		0.083	0.005	0.088
\$1,000,000	2.94		0.131	0.001	2.73		0.151	0.075	58.59		0.000	0.000	0.076		0.076	0.005	0.081
\$2,000,000	5.88		0.021	0.000	5.45		0.086	0.043	117.17		0.000	0.000	0.043		0.043	0.005	0.048
\$3,000,000	8.82		0.004	0.000	8.18		0.061	0.030	175.76		0.000	0.000	0.030		0.030	0.005	0.035
\$4,000,000	11.76		0.001	0.000	10.91		0.049	0.024	234.34		0.000	0.000	0.024		0.024	0.005	0.029
\$5,000,000	14.70		0.000	0.000	13.64		0.040	0.020	292.93		0.000	0.000	0.020		0.020	0.005	0.025
\$6,000,000	17.64		0.000	0.000	16.36		0.035	0.017	351.51		0.000	0.000	0.017		0.017	0.005	0.022
\$7,000,000	20.58		0.000	0.000	19.09		0.031	0.015	410.10		0.000	0.000	0.015		0.015	0.005	0.020
\$8,000,000	23.53		0.000	0.000	21.82		0.027	0.013	468.69		0.000	0.000	0.013		0.013	0.005	0.018
\$9,000,000	26.47		0.000	0.000	24.55		0.025	0.012	527.27		0.000	0.000	0.012		0.012	0.005	0.017
\$10,000,000	29.41		0.000	0.000	27.27		0.023	0.011	585.86		0.000	0.000	0.011		0.011	0.005	0.016

Death Average Cost Per Case	\$340,060	Target Cost Ratio	0.9935
P.T./Major Average Cost Per Case	\$366,668	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$17,069	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group III

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.02	0.021	0.981	0.021	0.02	0.650	0.980	0.637	0.51	0.282	0.686	0.193	0.851	0.994	0.846	0.005	0.851
\$15,000	0.04		0.964	0.020	0.03		0.970	0.631	0.77		0.585	0.165	0.816		0.811	0.005	0.816
\$20,000	0.05		0.955	0.020	0.04		0.960	0.624	1.03		0.505	0.142	0.786		0.781	0.005	0.786
\$25,000	0.06		0.947	0.020	0.06		0.940	0.611	1.29		0.439	0.124	0.755		0.750	0.005	0.755
\$30,000	0.07		0.938	0.020	0.07		0.930	0.605	1.54		0.386	0.109	0.734		0.730	0.005	0.735
\$35,000	0.08		0.930	0.020	0.08		0.920	0.598	1.80		0.340	0.096	0.714		0.710	0.005	0.715
\$40,000	0.09		0.922	0.019	0.09		0.910	0.592	2.06		0.301	0.085	0.696		0.692	0.005	0.697
\$50,000	0.12		0.899	0.019	0.11		0.890	0.579	2.57		0.239	0.067	0.665		0.661	0.005	0.666
\$75,000	0.18		0.856	0.018	0.17		0.830	0.540	3.86		0.141	0.040	0.598		0.594	0.005	0.599
\$100,000	0.24		0.816	0.017	0.22		0.780	0.507	5.15		0.088	0.025	0.549		0.546	0.005	0.551
\$125,000	0.29		0.784	0.016	0.28		0.720	0.468	6.43		0.057	0.016	0.500		0.497	0.005	0.502
\$150,000	0.35		0.749	0.016	0.34		0.663	0.431	7.72		0.037	0.010	0.457		0.454	0.005	0.459
\$175,000	0.41		0.715	0.015	0.39		0.620	0.403	9.01		0.025	0.007	0.425		0.422	0.005	0.427
\$200,000	0.47		0.684	0.014	0.45		0.574	0.373	10.29		0.018	0.005	0.392		0.390	0.005	0.395
\$225,000	0.53		0.654	0.014	0.50		0.539	0.350	11.58		0.012	0.003	0.367		0.365	0.005	0.370
\$250,000	0.59		0.626	0.013	0.56		0.503	0.327	12.87		0.009	0.003	0.343		0.341	0.005	0.346
\$275,000	0.65		0.599	0.013	0.61		0.476	0.309	14.15		0.006	0.002	0.324		0.322	0.005	0.327
\$300,000	0.71		0.573	0.012	0.67		0.447	0.291	15.44		0.005	0.001	0.304		0.302	0.005	0.307
\$325,000	0.77		0.549	0.012	0.73		0.421	0.274	16.72		0.003	0.001	0.287		0.285	0.005	0.290
\$350,000	0.82		0.530	0.011	0.78		0.402	0.261	18.01		0.003	0.001	0.273		0.271	0.005	0.276
\$375,000	0.88		0.508	0.011	0.84		0.381	0.248	19.30		0.002	0.001	0.260		0.258	0.005	0.263
\$400,000	0.94		0.487	0.010	0.89		0.365	0.237	20.58		0.001	0.000	0.247		0.246	0.005	0.251
\$425,000	1.00		0.467	0.010	0.95		0.348	0.226	21.87		0.001	0.000	0.236		0.235	0.005	0.240
\$450,000	1.06		0.448	0.009	1.01		0.332	0.216	23.16		0.001	0.000	0.225		0.224	0.005	0.229
\$475,000	1.12		0.430	0.009	1.06		0.321	0.209	24.44		0.001	0.000	0.218		0.217	0.005	0.222
\$500,000	1.18		0.413	0.009	1.12		0.307	0.200	25.73		0.001	0.000	0.209		0.208	0.005	0.213
\$600,000	1.41		0.353	0.007	1.34		0.268	0.174	30.88		0.000	0.000	0.181		0.180	0.005	0.185
\$700,000	1.65		0.301	0.006	1.56		0.237	0.154	36.02		0.000	0.000	0.160		0.159	0.005	0.164
\$800,000	1.88		0.258	0.005	1.79		0.213	0.138	41.17		0.000	0.000	0.143		0.142	0.005	0.147
\$900,000	2.12		0.221	0.005	2.01		0.194	0.126	46.32		0.000	0.000	0.131		0.130	0.005	0.135
\$1,000,000	2.35		0.190	0.004	2.23		0.178	0.116	51.46		0.000	0.000	0.120		0.119	0.005	0.124
\$2,000,000	4.71		0.044	0.001	4.47		0.101	0.066	102.92		0.000	0.000	0.067		0.067	0.005	0.072
\$3,000,000	7.06		0.011	0.000	6.70		0.072	0.047	154.38		0.000	0.000	0.047		0.047	0.005	0.052
\$4,000,000	9.42		0.003	0.000	8.94		0.057	0.037	205.85		0.000	0.000	0.037		0.037	0.005	0.042
\$5,000,000	11.77		0.001	0.000	11.17		0.048	0.031	257.31		0.000	0.000	0.031		0.031	0.005	0.036
\$6,000,000	14.12		0.000	0.000	13.41		0.041	0.027	308.77		0.000	0.000	0.027		0.027	0.005	0.032
\$7,000,000	16.48		0.000	0.000	15.64		0.036	0.023	360.23		0.000	0.000	0.023		0.023	0.005	0.028
\$8,000,000	18.83		0.000	0.000	17.88		0.032	0.021	411.69		0.000	0.000	0.021		0.021	0.005	0.026
\$9,000,000	21.19		0.000	0.000	20.11		0.029	0.019	463.15		0.000	0.000	0.019		0.019	0.005	0.024
\$10,000,000	23.54		0.000	0.000	22.35		0.027	0.018	514.62		0.000	0.000	0.018		0.018	0.005	0.023

Death Average Cost Per Case	\$424,790	Target Cost Ratio	0.9935
P.T./Major Average Cost Per Case	\$447,431	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$19,432	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group IV

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.02	0.039	0.981	0.038	0.02	0.741	0.980	0.726	0.49	0.190	0.695	0.132	0.896	0.994	0.891	0.005	0.896
\$15,000	0.03		0.972	0.038	0.03		0.970	0.719	0.73		0.599	0.114	0.871		0.866	0.005	0.871
\$20,000	0.04		0.964	0.038	0.04		0.960	0.711	0.98		0.519	0.099	0.848		0.843	0.005	0.848
\$25,000	0.05		0.955	0.037	0.05		0.950	0.704	1.22		0.455	0.086	0.827		0.822	0.005	0.827
\$30,000	0.06		0.947	0.037	0.06		0.940	0.697	1.46		0.402	0.076	0.810		0.805	0.005	0.810
\$35,000	0.07		0.938	0.037	0.07		0.930	0.689	1.71		0.355	0.067	0.793		0.788	0.005	0.793
\$40,000	0.08		0.930	0.036	0.08		0.920	0.682	1.95		0.317	0.060	0.778		0.773	0.005	0.778
\$50,000	0.10		0.915	0.036	0.09		0.910	0.674	2.44		0.253	0.048	0.758		0.753	0.005	0.758
\$75,000	0.15		0.877	0.034	0.14		0.860	0.637	3.66		0.152	0.029	0.700		0.696	0.005	0.701
\$100,000	0.20		0.842	0.033	0.19		0.810	0.600	4.88		0.096	0.018	0.651		0.647	0.005	0.652
\$125,000	0.25		0.809	0.032	0.24		0.760	0.563	6.10		0.063	0.012	0.607		0.603	0.005	0.608
\$150,000	0.30		0.778	0.030	0.28		0.720	0.534	7.32		0.042	0.008	0.572		0.569	0.005	0.574
\$175,000	0.35		0.749	0.029	0.33		0.672	0.498	8.53		0.029	0.006	0.533		0.530	0.005	0.535
\$200,000	0.40		0.721	0.028	0.38		0.628	0.465	9.75		0.021	0.004	0.497		0.494	0.005	0.499
\$225,000	0.44		0.699	0.027	0.42		0.596	0.442	10.97		0.015	0.003	0.472		0.469	0.005	0.474
\$250,000	0.49		0.673	0.026	0.47		0.559	0.414	12.19		0.011	0.002	0.442		0.439	0.005	0.444
\$275,000	0.54		0.649	0.025	0.52		0.527	0.391	13.41		0.008	0.002	0.418		0.415	0.005	0.420
\$300,000	0.59		0.626	0.024	0.57		0.497	0.368	14.63		0.006	0.001	0.393		0.391	0.005	0.396
\$325,000	0.64		0.603	0.024	0.61		0.476	0.353	15.85		0.004	0.001	0.378		0.376	0.005	0.381
\$350,000	0.69		0.582	0.023	0.66		0.451	0.334	17.07		0.003	0.001	0.358		0.356	0.005	0.361
\$375,000	0.74		0.561	0.022	0.71		0.429	0.318	18.29		0.002	0.000	0.340		0.338	0.005	0.343
\$400,000	0.79		0.542	0.021	0.75		0.413	0.306	19.51		0.002	0.000	0.327		0.325	0.005	0.330
\$425,000	0.84		0.523	0.020	0.80		0.395	0.293	20.73		0.001	0.000	0.313		0.311	0.005	0.316
\$450,000	0.89		0.505	0.020	0.85		0.378	0.280	21.95		0.001	0.000	0.300		0.298	0.005	0.303
\$475,000	0.94		0.487	0.019	0.90		0.362	0.268	23.17		0.001	0.000	0.287		0.285	0.005	0.290
\$500,000	0.99		0.470	0.018	0.94		0.351	0.260	24.38		0.001	0.000	0.278		0.276	0.005	0.281
\$600,000	1.19		0.410	0.016	1.13		0.305	0.226	29.26		0.000	0.000	0.242		0.241	0.005	0.246
\$700,000	1.38		0.360	0.014	1.32		0.271	0.201	34.14		0.000	0.000	0.215		0.214	0.005	0.219
\$800,000	1.58		0.315	0.012	1.51		0.244	0.181	39.01		0.000	0.000	0.193		0.192	0.005	0.197
\$900,000	1.78		0.276	0.011	1.70		0.222	0.165	43.89		0.000	0.000	0.176		0.175	0.005	0.180
\$1,000,000	1.98		0.242	0.009	1.88		0.205	0.152	48.77		0.000	0.000	0.161		0.160	0.005	0.165
\$2,000,000	3.95		0.070	0.003	3.77		0.116	0.086	97.54		0.000	0.000	0.089		0.088	0.005	0.093
\$3,000,000	5.93		0.021	0.001	5.65		0.083	0.062	146.31		0.000	0.000	0.063		0.063	0.005	0.068
\$4,000,000	7.91		0.006	0.000	7.54		0.066	0.049	195.07		0.000	0.000	0.049		0.049	0.005	0.054
\$5,000,000	9.89		0.002	0.000	9.42		0.055	0.041	243.84		0.000	0.000	0.041		0.041	0.005	0.046
\$6,000,000	11.86		0.001	0.000	11.31		0.047	0.035	292.61		0.000	0.000	0.035		0.035	0.005	0.040
\$7,000,000	13.84		0.000	0.000	13.19		0.042	0.031	341.38		0.000	0.000	0.031		0.031	0.005	0.036
\$8,000,000	15.82		0.000	0.000	15.08		0.037	0.027	390.15		0.000	0.000	0.027		0.027	0.005	0.032
\$9,000,000	17.80		0.000	0.000	16.96		0.034	0.025	438.92		0.000	0.000	0.025		0.025	0.005	0.030
\$10,000,000	19.77		0.000	0.000	18.85		0.031	0.023	487.69		0.000	0.000	0.023		0.023	0.005	0.028

Death Average Cost Per Case	\$505,720	Target Cost Ratio	0.9935
P.T./Major Average Cost Per Case	\$530,618	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$20,505	Assessment Factor	1.000

Exhibit IX

PENNSYLVANIA
Per Claim Basis
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.756	0.761	0.851	0.896
\$15,000	0.706	0.714	0.816	0.871
\$20,000	0.660	0.675	0.786	0.848
\$25,000	0.627	0.637	0.755	0.827
\$30,000	0.592	0.609	0.735	0.810
\$35,000	0.568	0.581	0.715	0.793
\$40,000	0.542	0.561	0.697	0.778
\$50,000	0.502	0.522	0.666	0.758
\$75,000	0.426	0.454	0.599	0.701
\$100,000	0.373	0.400	0.551	0.652
\$125,000	0.331	0.356	0.502	0.608
\$150,000	0.294	0.320	0.459	0.574
\$175,000	0.267	0.290	0.427	0.535
\$200,000	0.245	0.266	0.395	0.499
\$225,000	0.227	0.248	0.370	0.474
\$250,000	0.208	0.230	0.346	0.444
\$275,000	0.195	0.216	0.327	0.420
\$300,000	0.183	0.202	0.307	0.396
\$325,000	0.173	0.190	0.290	0.381
\$350,000	0.162	0.181	0.276	0.361
\$375,000	0.154	0.172	0.263	0.343
\$400,000	0.147	0.164	0.251	0.330
\$425,000	0.140	0.156	0.240	0.316
\$450,000	0.134	0.149	0.229	0.303
\$475,000	0.129	0.143	0.222	0.290
\$500,000	0.125	0.138	0.213	0.281
\$600,000	0.109	0.120	0.185	0.246
\$700,000	0.095	0.106	0.164	0.219
\$800,000	0.087	0.096	0.147	0.197
\$900,000	0.079	0.088	0.135	0.180
\$1,000,000	0.074	0.081	0.124	0.165
\$2,000,000	0.044	0.048	0.072	0.093
\$3,000,000	0.033	0.035	0.052	0.068
\$4,000,000	0.027	0.029	0.042	0.054
\$5,000,000	0.023	0.025	0.036	0.046
\$6,000,000	0.021	0.022	0.032	0.040
\$7,000,000	0.019	0.020	0.028	0.036
\$8,000,000	0.017	0.018	0.026	0.032
\$9,000,000	0.016	0.017	0.024	0.030
\$10,000,000	0.015	0.016	0.023	0.028

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 All Hazard Groups Combined

Per Claim Basis
 Unit Severity Trend

LOSS LIMIT	HG I EXCESS RATIO	HG I WGT.	HG II EXCESS RATIO	HG II WGT.	HG III EXCESS RATIO	HG III WGT.	HG IV EXCESS RATIO	HG IV WGT.	WGTD EXCESS RATIO	Relativity to 1,000,000
\$10,000	0.756	0.004	0.761	0.538	0.851	0.441	0.896	0.017	0.803	
\$15,000	0.705	0.004	0.713	0.538	0.816	0.441	0.871	0.017	0.761	
\$20,000	0.659	0.004	0.674	0.538	0.786	0.441	0.848	0.017	0.726	
\$25,000	0.626	0.004	0.636	0.538	0.755	0.441	0.827	0.017	0.692	
\$30,000	0.591	0.004	0.608	0.538	0.734	0.441	0.810	0.017	0.667	
\$35,000	0.566	0.004	0.579	0.538	0.714	0.441	0.793	0.017	0.642	
\$40,000	0.540	0.004	0.559	0.538	0.696	0.441	0.778	0.017	0.623	
\$50,000	0.500	0.004	0.520	0.538	0.665	0.441	0.758	0.017	0.588	
\$75,000	0.424	0.004	0.452	0.538	0.598	0.441	0.700	0.017	0.520	
\$100,000	0.370	0.004	0.397	0.538	0.549	0.441	0.651	0.017	0.468	
\$125,000	0.328	0.004	0.353	0.538	0.500	0.441	0.607	0.017	0.422	
\$150,000	0.291	0.004	0.317	0.538	0.457	0.441	0.572	0.017	0.383	
\$175,000	0.264	0.004	0.287	0.538	0.425	0.441	0.533	0.017	0.352	
\$200,000	0.241	0.004	0.263	0.538	0.392	0.441	0.497	0.017	0.324	
\$225,000	0.223	0.004	0.244	0.538	0.367	0.441	0.472	0.017	0.302	
\$250,000	0.204	0.004	0.226	0.538	0.343	0.441	0.442	0.017	0.281	
\$275,000	0.191	0.004	0.212	0.538	0.324	0.441	0.418	0.017	0.265	
\$300,000	0.179	0.004	0.198	0.538	0.304	0.441	0.393	0.017	0.248	
\$325,000	0.169	0.004	0.186	0.538	0.287	0.441	0.378	0.017	0.234	
\$350,000	0.158	0.004	0.177	0.538	0.273	0.441	0.358	0.017	0.222	
\$375,000	0.150	0.004	0.168	0.538	0.260	0.441	0.340	0.017	0.211	
\$400,000	0.143	0.004	0.160	0.538	0.247	0.441	0.327	0.017	0.201	
\$425,000	0.136	0.004	0.152	0.538	0.236	0.441	0.313	0.017	0.192	
\$450,000	0.130	0.004	0.145	0.538	0.225	0.441	0.300	0.017	0.183	
\$475,000	0.125	0.004	0.139	0.538	0.218	0.441	0.287	0.017	0.176	
\$500,000	0.121	0.004	0.134	0.538	0.209	0.441	0.278	0.017	0.169	
\$600,000	0.105	0.004	0.116	0.538	0.181	0.441	0.242	0.017	0.147	
\$700,000	0.091	0.004	0.102	0.538	0.160	0.441	0.215	0.017	0.129	
\$800,000	0.082	0.004	0.092	0.538	0.143	0.441	0.193	0.017	0.116	
\$900,000	0.074	0.004	0.083	0.538	0.131	0.441	0.176	0.017	0.106	
\$1,000,000	0.069	0.004	0.076	0.538	0.120	0.441	0.161	0.017	0.097	
\$2,000,000	0.039	0.004	0.043	0.538	0.067	0.441	0.089	0.017	0.054	0.5567
\$3,000,000	0.028	0.004	0.030	0.538	0.047	0.441	0.063	0.017	0.038	0.3918
\$4,000,000	0.022	0.004	0.024	0.538	0.037	0.441	0.049	0.017	0.030	0.3093
\$5,000,000	0.018	0.004	0.020	0.538	0.031	0.441	0.041	0.017	0.025	0.2577
\$6,000,000	0.016	0.004	0.017	0.538	0.027	0.441	0.035	0.017	0.022	0.2268
\$7,000,000	0.014	0.004	0.015	0.538	0.023	0.441	0.031	0.017	0.019	0.1959
\$8,000,000	0.012	0.004	0.013	0.538	0.021	0.441	0.027	0.017	0.017	0.1753
\$9,000,000	0.011	0.004	0.012	0.538	0.019	0.441	0.025	0.017	0.015	0.1546
\$10,000,000	0.010	0.004	0.011	0.538	0.018	0.441	0.023	0.017	0.014	0.1443