

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

PENNSYLVANIA  
Effective: 04/01/06

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	620,335,754	11,811,713,204	0.053
II	5,644,430,955		0.478
III	4,504,933,384		0.381
IV	1,042,013,111		0.088

\*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	II	III	IV
Fatal	0.014	0.265	0.489	0.232
P.T.	0.031	0.336	0.455	0.178
Major	0.048	0.435	0.410	0.107
Minor	0.088	0.564	0.292	0.056
T.T.	0.072	0.563	0.312	0.053
Medical	0.066	0.604	0.283	0.047

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	0.949532
P.T.	0.969941
Major	0.997009
Minor	1.007773
T. T.	1.014851
Med	1.008715

(B) Injury Type

	Hazard Group			
	I	II	III	IV
Fatal	0.696	0.888	1.109	1.321
P.T.	0.772	0.839	1.146	1.376
Major	0.867	0.920	1.066	1.230
Minor	0.958	0.967	1.026	1.090
T. T.	0.921	0.921	1.078	1.137
Med	0.951	0.951	1.053	1.069

(C) Injury Type

	Hazard Group			
	I	II	III	IV
P.T./Major	0.854	0.907	1.083	1.272
Minor/ T. T.	0.934	0.935	1.063	1.123
<b>Serious</b>	<b>0.853</b>	<b>0.907</b>	<b>1.084</b>	<b>1.274</b>

(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: 04/01/06

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

Exhibit IV	Calculation of ELF Trend	01/01/00-12/31/01	01/01/99-12/31/00	01/01/98-12/31/99
		First Report	Second Report	Third Report
	Policy Period			
(1)	Effective Date of Filing		4/1/06	
(2a)	Midpoint of Filing		4/1/07	
(2b)	Midpoint of Policy Period	1/1/03	1/1/02	1/1/01
(3)	Benefit Level to Which Losses are Brought		4/1/06	
(4a)	Yrs. from (2a) to (2b)	4.25	5.25	6.25
(4b)				
(5)	Indemnity Trend =	1.0457	1.2092	1.2644
				1.3222
(6)	Medical Trend =	1.0442	1.2018	1.2549
				1.3104

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Effective: 04/01/06  
Policy Period: 01/01/00-12/31/01  
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	21,956,900	1.0000	1.209	26,550,283	2,640,600	1.0000	1.2018	3,173,473		
B. P.T.	8,426,800	1.0000	1.209	10,189,687	14,875,400	1.0000	1.2018	17,877,256		
C. Major	139,616,900	1.0000	1.209	168,824,755	71,833,600	1.0000	1.2018	86,329,620		
D. Minor	129,545,800	1.0000	1.209	156,646,781	100,956,900	1.0000	1.2018	121,330,002		
E. T.T.	256,094,700	1.0000	1.209	309,669,711	299,725,400	1.0000	1.2018	360,209,986		
F. Med. Only					141,447,800	1.0000	1.2018	169,991,966		
G. Overall	555,641,100	XX	XX	671,881,217	631,479,700	1.0000	XX	758,912,303		
	(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	29,723,756	89	333,975	1.126	375,922	1.2697	1.347	2.352	*	43,224,585
B. P.T.	28,066,943	28	288,707	1.523	439,556	3.5	11.347	9.211	*	280,291,821
C. Major	255,154,375	953				3.8604	4.670	7.551	*	1,440,303,449
D. Minor	277,976,783	4,731	58,756	1.046	20,098	1.0167	1.027	1.090	*	293,141,611
E. T.T.	669,879,697	39,418	16,994	0.891		1.0387	0.944	1.036	*	665,381,885
F. Medical	169,991,966	XX	XX	XX	XX	XX		1.000	+	169,991,966

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

PENNSYLVANIA  
Effective: 04/01/06  
Policy Period: 01/01/99-12/31/00  
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	20,521,500	1.0000	1.2644	25,947,385	3,145,200	1.0000	1.2549	3,946,911			
B. P.T.	14,736,700	1.0000	1.2644	18,633,083	22,183,900	1.0000	1.2549	27,838,576			
C. Major	360,956,000	1.0000	1.2644	456,392,766	145,711,100	1.0000	1.2549	182,852,859			
D. Minor	142,482,300	1.0000	1.2644	180,154,620	103,782,000	1.0000	1.2549	130,236,032			
E. T.T.	284,512,400	1.0000	1.2644	359,737,479	289,921,200	1.0000	1.2549	363,822,114			
F. Med. Only					143,771,000	1.0000	1.2549	180,418,228			
G. Overall	823,208,900	XX	XX	1,040,865,333	708,514,400	1.0000	XX	889,114,720			
	(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	29,894,296	97	308,189	1.166	359,287	1.1546	1.255	2.139	*	41,006,411	
B. P.T.	46,471,659	41	278,747	1.601	446,162	2.3659	6.5339	6.226	*	295,069,675	
C. Major	639,245,625	2,419				1.5325	1.8172	2.998	*	1,377,549,806	
D. Minor	310,390,652	4,659	66,622	0.960	20,542	0.9727	0.8993	1.043	*	297,849,231	
E. T.T.	723,559,593	41,501	17,435	0.899		1.0098	0.886	1.007	*	685,060,301	
F. Medical	180,418,228	XX	XX	XX	XX	XX		1.000	+	180,418,228	

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

PENNSYLVANIA  
Effective: 04/01/06  
Policy Period: 01/01/98-12/31/99  
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	22,104,100	1.0000	1.322	29,226,041	4,561,700	1.0000	1.3104	5,977,652		
B. P.T.	22,660,000	1.0000	1.322	29,961,052	54,970,900	1.0000	1.3104	72,033,867		
C. Major	496,149,500	1.0000	1.322	656,008,869	187,864,900	1.0000	1.3104	246,178,165		
D. Minor	120,660,400	1.0000	1.322	159,537,181	89,803,400	1.0000	1.3104	117,678,375		
E. T.T.	292,986,600	1.0000	1.322	387,386,883	285,604,600	1.0000	1.3104	374,256,268		
F. Med. Only					145,546,700	1.0000	1.3104	190,724,396		
G. Overall	954,560,600	XX	XX	1,262,120,026	768,352,200	1.0000	XX	1,006,848,723		
	(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	35,203,693	105	335,273	3.993	1,338,879	1.057	1.184	1.958	*	46,302,030
B. P.T.	101,994,919	62	302,100	1.535	463,572	1.613	4.209	4.245	*	431,886,837
C. Major	902,187,034	3,262	63,047	1.023	20,370	1.140	1.262	2.231	*	1,377,369,082
D. Minor	277,215,556	4,397	17,076	0.938		1.000	0.9722	1.072	*	281,253,265
E. T.T.	761,643,151	44,603				1.003	0.9134	1.000	*	728,095,447
F. Medical	190,724,396	XX	XX	XX	XX	XX		1.000	+	190,724,396

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

PENNSYLVANIA

Effective:04/01/06

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

Exhibit VI					Exhibit VII						
					Combined Injury Weights						
Adjusted Average Cost Per Case by Injury Types For Each Hazard Group					Hazard Group I			Hazard Group II			
					Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	
I. *	Injury Type	Average Cost Per Case			Death	1,827,462	0.004	Death	34,591,252	0.008	
					P.T.	31,224,698	0.063	P.T.	338,435,440	0.081	
					Major	201,370,672	0.406	Major	1,824,921,717	0.436	
					P.T./Major	232,595,370	0.469	P.T./Major	2,163,357,157	0.517	
					Minor	76,757,481	0.155	Minor	491,945,676	0.117	
II.**	Injury Type	Hazard Group I      II      III      IV			T.T.	149,654,710	0.301	T.T.	1,170,216,687	0.279	
					Minor/T.T.	226,412,191	0.456	Minor/T.T.	1,662,162,363	0.396	
					Medical	35,714,883	xx	Medical	326,845,292	xx	
	Fatal	499,614	637,438	796,080	948,261	Total	496,549,906	xx	Total	4,186,956,064	xx
	P.T./Major	387,510	411,559	491,421	577,181	Hazard Group III			Hazard Group IV		
	Minor/T.T.	18,998	19,019	21,622	22,843	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
*	States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data.				Death	63,830,650	0.019	Death	30,283,662	0.036	
**	Four sets of factors for each stated type (Exhibit III sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group in producing the adjusted figures in Section II of this exhibit.				P.T.	458,297,992	0.139	P.T.	179,290,203	0.213	
					Major	1,720,041,158	0.521	Major	448,888,790	0.533	
					P.T./Major	2,178,339,150	0.660	P.T./Major	628,178,993	0.746	
					Minor	254,695,279	0.077	Minor	48,845,670	0.058	
					T.T.	648,503,741	0.197	T.T.	110,162,495	0.131	
					Minor/T.T.	903,199,020	0.274	Minor/T.T.	159,008,165	0.189	
					Medical	153,141,089	xx	Medical	25,433,326	xx	
					Total	3,298,509,909	xx	Total	842,904,146	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) 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	0.004	0.981	0.004	0.02	0.469	0.980	0.460	0.48	0.456	0.699	0.319	0.783	0.989	0.774	0.005	0.779
\$15,000	0.03		0.972	0.004	0.04		0.960	0.450	0.72		0.603	0.275	0.729		0.721	0.005	0.726
\$20,000	0.04		0.964	0.004	0.05		0.950	0.446	0.96		0.525	0.239	0.689		0.681	0.005	0.686
\$25,000	0.05		0.955	0.004	0.06		0.940	0.441	1.20		0.460	0.210	0.655		0.648	0.005	0.653
\$30,000	0.05		0.955	0.004	0.07		0.930	0.436	1.44		0.406	0.185	0.625		0.618	0.005	0.623
\$35,000	0.06		0.947	0.004	0.08		0.920	0.431	1.67		0.362	0.165	0.600		0.593	0.005	0.598
\$40,000	0.07		0.938	0.004	0.09		0.910	0.427	1.91		0.323	0.147	0.578		0.572	0.005	0.577
\$50,000	0.09		0.922	0.004	0.12		0.880	0.413	2.39		0.259	0.118	0.535		0.529	0.005	0.534
\$75,000	0.14		0.884	0.004	0.18		0.820	0.385	3.59		0.157	0.072	0.461		0.456	0.005	0.461
\$100,000	0.18		0.856	0.003	0.23		0.770	0.361	4.79		0.100	0.046	0.410		0.405	0.005	0.410
\$125,000	0.23		0.822	0.003	0.29		0.710	0.333	5.98		0.066	0.030	0.366		0.362	0.005	0.367
\$150,000	0.27		0.797	0.003	0.35		0.654	0.307	7.18		0.044	0.020	0.330		0.326	0.005	0.331
\$175,000	0.32		0.766	0.003	0.41		0.604	0.283	8.37		0.031	0.014	0.300		0.297	0.005	0.302
\$200,000	0.36		0.743	0.003	0.47		0.559	0.262	9.57		0.022	0.010	0.275		0.272	0.005	0.277
\$225,000	0.41		0.715	0.003	0.53		0.520	0.244	10.77		0.015	0.007	0.254		0.251	0.005	0.256
\$250,000	0.45		0.694	0.003	0.59		0.486	0.228	11.96		0.011	0.005	0.236		0.233	0.005	0.238
\$275,000	0.50		0.668	0.003	0.65		0.456	0.214	13.16		0.008	0.004	0.221		0.219	0.005	0.224
\$300,000	0.55		0.644	0.003	0.70		0.433	0.203	14.36		0.006	0.003	0.209		0.207	0.005	0.212
\$325,000	0.59		0.626	0.003	0.76		0.409	0.192	15.55		0.005	0.002	0.197		0.195	0.005	0.200
\$350,000	0.64		0.603	0.002	0.82		0.388	0.182	16.75		0.003	0.001	0.185		0.183	0.005	0.188
\$375,000	0.68		0.586	0.002	0.88		0.368	0.173	17.94		0.003	0.001	0.176		0.174	0.005	0.179
\$400,000	0.73		0.565	0.002	0.94		0.351	0.165	19.14		0.002	0.001	0.168		0.166	0.005	0.171
\$425,000	0.77		0.549	0.002	1.00		0.335	0.157	20.34		0.002	0.001	0.160		0.158	0.005	0.163
\$450,000	0.82		0.530	0.002	1.06		0.321	0.151	21.53		0.001	0.000	0.153		0.151	0.005	0.156
\$475,000	0.86		0.515	0.002	1.11		0.309	0.145	22.73		0.001	0.000	0.147		0.145	0.005	0.150
\$500,000	0.91		0.498	0.002	1.17		0.297	0.139	23.93		0.001	0.000	0.141		0.139	0.005	0.144
\$600,000	1.09		0.439	0.002	1.41		0.257	0.121	28.71		0.000	0.000	0.123		0.122	0.005	0.127
\$700,000	1.27		0.388	0.002	1.64		0.228	0.107	33.50		0.000	0.000	0.109		0.108	0.005	0.113
\$800,000	1.46		0.341	0.001	1.88		0.205	0.096	38.28		0.000	0.000	0.097		0.096	0.005	0.101
\$900,000	1.64		0.303	0.001	2.11		0.186	0.087	43.07		0.000	0.000	0.088		0.087	0.005	0.092
\$1,000,000	1.82		0.269	0.001	2.35		0.171	0.080	47.85		0.000	0.000	0.081		0.080	0.005	0.085
\$2,000,000	3.64		0.084	0.000	4.69		0.097	0.045	95.70		0.000	0.000	0.045		0.045	0.005	0.050
\$3,000,000	5.46		0.028	0.000	7.04		0.070	0.033	143.56		0.000	0.000	0.033		0.033	0.005	0.038
\$4,000,000	7.28		0.009	0.000	9.38		0.055	0.026	191.41		0.000	0.000	0.026		0.026	0.005	0.031
\$5,000,000	9.10		0.003	0.000	11.73		0.046	0.022	239.26		0.000	0.000	0.022		0.022	0.005	0.027
\$6,000,000	10.92		0.001	0.000	14.08		0.039	0.018	287.11		0.000	0.000	0.018		0.018	0.005	0.023
\$7,000,000	12.74		0.000	0.000	16.42		0.035	0.016	334.96		0.000	0.000	0.016		0.016	0.005	0.021
\$8,000,000	14.56		0.000	0.000	18.77		0.031	0.015	382.82		0.000	0.000	0.015		0.015	0.005	0.020
\$9,000,000	16.38		0.000	0.000	21.11		0.028	0.013	430.67		0.000	0.000	0.013		0.013	0.005	0.018
\$10,000,000	18.20		0.000	0.000	23.46		0.026	0.012	478.52		0.000	0.000	0.012		0.012	0.005	0.017

Death Average Cost Per Case	\$499,614	Target Cost Ratio	0.9890
P.T./Major Average Cost Per Case	\$387,510	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$18,998	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. 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	0.01	0.008	0.990	0.008	0.02	0.517	0.980	0.507	0.48	0.396	0.699	0.277	0.792	0.989	0.783	0.005	0.788
\$15,000	0.02		0.981	0.008	0.03		0.970	0.501	0.72		0.603	0.239	0.748		0.740	0.005	0.745
\$20,000	0.03		0.972	0.008	0.04		0.960	0.496	0.96		0.525	0.208	0.712		0.704	0.005	0.709
\$25,000	0.04		0.964	0.008	0.06		0.940	0.486	1.19		0.463	0.183	0.677		0.670	0.005	0.675
\$30,000	0.04		0.964	0.008	0.07		0.930	0.481	1.43		0.408	0.162	0.651		0.644	0.005	0.649
\$35,000	0.05		0.955	0.008	0.08		0.920	0.476	1.67		0.362	0.143	0.627		0.620	0.005	0.625
\$40,000	0.06		0.947	0.008	0.09		0.910	0.470	1.91		0.323	0.128	0.606		0.599	0.005	0.604
\$50,000	0.07		0.938	0.008	0.11		0.890	0.460	2.39		0.259	0.103	0.571		0.565	0.005	0.570
\$75,000	0.11		0.907	0.007	0.17		0.830	0.429	3.58		0.157	0.062	0.498		0.493	0.005	0.498
\$100,000	0.14		0.884	0.007	0.22		0.780	0.403	4.78		0.100	0.040	0.450		0.445	0.005	0.450
\$125,000	0.18		0.856	0.007	0.28		0.720	0.372	5.97		0.066	0.026	0.405		0.401	0.005	0.406
\$150,000	0.21		0.835	0.007	0.33		0.672	0.347	7.17		0.045	0.018	0.372		0.368	0.005	0.373
\$175,000	0.25		0.809	0.006	0.39		0.620	0.321	8.36		0.031	0.012	0.339		0.335	0.005	0.340
\$200,000	0.29		0.784	0.006	0.44		0.581	0.300	9.56		0.022	0.009	0.315		0.312	0.005	0.317
\$225,000	0.32		0.766	0.006	0.50		0.539	0.279	10.75		0.016	0.006	0.291		0.288	0.005	0.293
\$250,000	0.36		0.743	0.006	0.55		0.508	0.263	11.95		0.011	0.004	0.273		0.270	0.005	0.275
\$275,000	0.39		0.726	0.006	0.61		0.476	0.246	13.14		0.008	0.003	0.255		0.252	0.005	0.257
\$300,000	0.43		0.704	0.006	0.66		0.451	0.233	14.34		0.006	0.002	0.241		0.238	0.005	0.243
\$325,000	0.46		0.689	0.006	0.72		0.425	0.220	15.53		0.005	0.002	0.228		0.225	0.005	0.230
\$350,000	0.50		0.668	0.005	0.77		0.405	0.209	16.73		0.003	0.001	0.215		0.213	0.005	0.218
\$375,000	0.53		0.654	0.005	0.83		0.384	0.199	17.92		0.003	0.001	0.205		0.203	0.005	0.208
\$400,000	0.57		0.635	0.005	0.88		0.368	0.190	19.12		0.002	0.001	0.196		0.194	0.005	0.199
\$425,000	0.61		0.616	0.005	0.94		0.351	0.181	20.31		0.002	0.001	0.187		0.185	0.005	0.190
\$450,000	0.64		0.603	0.005	0.99		0.337	0.174	21.51		0.001	0.000	0.179		0.177	0.005	0.182
\$475,000	0.68		0.586	0.005	1.05		0.323	0.167	22.70		0.001	0.000	0.172		0.170	0.005	0.175
\$500,000	0.71		0.573	0.005	1.10		0.312	0.161	23.90		0.001	0.000	0.166		0.164	0.005	0.169
\$600,000	0.86		0.515	0.004	1.33		0.269	0.139	28.68		0.000	0.000	0.143		0.141	0.005	0.146
\$700,000	1.00		0.467	0.004	1.55		0.239	0.124	33.46		0.000	0.000	0.128		0.127	0.005	0.132
\$800,000	1.14		0.424	0.003	1.77		0.215	0.111	38.24		0.000	0.000	0.114		0.113	0.005	0.118
\$900,000	1.28		0.385	0.003	1.99		0.195	0.101	43.02		0.000	0.000	0.104		0.103	0.005	0.108
\$1,000,000	1.43		0.348	0.003	2.21		0.180	0.093	47.80		0.000	0.000	0.096		0.095	0.005	0.100
\$2,000,000	2.85		0.138	0.001	4.42		0.102	0.053	95.60		0.000	0.000	0.054		0.053	0.005	0.058
\$3,000,000	4.28		0.057	0.000	6.63		0.073	0.038	143.40		0.000	0.000	0.038		0.038	0.005	0.043
\$4,000,000	5.70		0.024	0.000	8.84		0.058	0.030	191.20		0.000	0.000	0.030		0.030	0.005	0.035
\$5,000,000	7.13		0.010	0.000	11.04		0.048	0.025	239.00		0.000	0.000	0.025		0.025	0.005	0.030
\$6,000,000	8.56		0.004	0.000	13.25		0.041	0.021	286.79		0.000	0.000	0.021		0.021	0.005	0.026
\$7,000,000	9.98		0.002	0.000	15.46		0.036	0.019	334.59		0.000	0.000	0.019		0.019	0.005	0.024
\$8,000,000	11.41		0.001	0.000	17.67		0.033	0.017	382.39		0.000	0.000	0.017		0.017	0.005	0.022
\$9,000,000	12.84		0.000	0.000	19.88		0.030	0.016	430.19		0.000	0.000	0.016		0.016	0.005	0.021
\$10,000,000	14.26		0.000	0.000	22.09		0.027	0.014	477.99		0.000	0.000	0.014		0.014	0.005	0.019

Death Average Cost Per Case	\$637,438	Target Cost Ratio	0.9890
P.T./Major Average Cost Per Case	\$411,559	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$19,019	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. / 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	0.01	0.019	0.990	0.019	0.02	0.660	0.980	0.647	0.42	0.274	0.727	0.199	0.865	0.989	0.855	0.005	0.860
\$15,000	0.02		0.981	0.019	0.03		0.970	0.640	0.63		0.636	0.174	0.833		0.824	0.005	0.829
\$20,000	0.02		0.981	0.019	0.04		0.960	0.634	0.84		0.562	0.154	0.807		0.798	0.005	0.803
\$25,000	0.03		0.972	0.018	0.05		0.950	0.627	1.05		0.499	0.137	0.782		0.773	0.005	0.778
\$30,000	0.03		0.972	0.018	0.06		0.940	0.620	1.26		0.446	0.122	0.760		0.752	0.005	0.757
\$35,000	0.04		0.964	0.018	0.06		0.940	0.620	1.47		0.400	0.110	0.748		0.740	0.005	0.745
\$40,000	0.05		0.955	0.018	0.07		0.930	0.614	1.68		0.360	0.099	0.731		0.723	0.005	0.728
\$50,000	0.06		0.947	0.018	0.09		0.910	0.601	2.10		0.295	0.081	0.700		0.692	0.005	0.697
\$75,000	0.09		0.922	0.018	0.14		0.860	0.568	3.15		0.187	0.051	0.637		0.630	0.005	0.635
\$100,000	0.11		0.907	0.017	0.18		0.820	0.541	4.20		0.124	0.034	0.592		0.585	0.005	0.590
\$125,000	0.14		0.884	0.017	0.23		0.770	0.508	5.26		0.084	0.023	0.548		0.542	0.005	0.547
\$150,000	0.17		0.863	0.016	0.28		0.720	0.475	6.31		0.059	0.016	0.507		0.501	0.005	0.506
\$175,000	0.20		0.842	0.016	0.32		0.682	0.450	7.36		0.042	0.012	0.478		0.473	0.005	0.478
\$200,000	0.23		0.822	0.016	0.37		0.637	0.420	8.41		0.030	0.008	0.444		0.439	0.005	0.444
\$225,000	0.26		0.803	0.015	0.42		0.596	0.393	9.46		0.022	0.006	0.414		0.409	0.005	0.414
\$250,000	0.29		0.784	0.015	0.46		0.566	0.374	10.51		0.017	0.005	0.394		0.390	0.005	0.395
\$275,000	0.31		0.772	0.015	0.51		0.533	0.352	11.56		0.012	0.003	0.370		0.366	0.005	0.371
\$300,000	0.34		0.754	0.014	0.55		0.508	0.335	12.61		0.009	0.002	0.351		0.347	0.005	0.352
\$325,000	0.37		0.737	0.014	0.60		0.481	0.317	13.66		0.007	0.002	0.333		0.329	0.005	0.334
\$350,000	0.40		0.721	0.014	0.65		0.456	0.301	14.72		0.006	0.002	0.317		0.314	0.005	0.319
\$375,000	0.43		0.704	0.013	0.69		0.438	0.289	15.77		0.004	0.001	0.303		0.300	0.005	0.305
\$400,000	0.46		0.689	0.013	0.74		0.417	0.275	16.82		0.003	0.001	0.289		0.286	0.005	0.291
\$425,000	0.49		0.673	0.013	0.79		0.398	0.263	17.87		0.003	0.001	0.277		0.274	0.005	0.279
\$450,000	0.51		0.663	0.013	0.83		0.384	0.253	18.92		0.002	0.001	0.267		0.264	0.005	0.269
\$475,000	0.54		0.649	0.012	0.88		0.368	0.243	19.97		0.002	0.001	0.256		0.253	0.005	0.258
\$500,000	0.57		0.635	0.012	0.92		0.356	0.235	21.02		0.001	0.000	0.247		0.244	0.005	0.249
\$600,000	0.69		0.582	0.011	1.11		0.309	0.204	25.23		0.001	0.000	0.215		0.213	0.005	0.218
\$700,000	0.80		0.538	0.010	1.29		0.276	0.182	29.43		0.000	0.000	0.192		0.190	0.005	0.195
\$800,000	0.91		0.498	0.009	1.48		0.248	0.164	33.64		0.000	0.000	0.173		0.171	0.005	0.176
\$900,000	1.03		0.458	0.009	1.66		0.226	0.149	37.84		0.000	0.000	0.158		0.156	0.005	0.161
\$1,000,000	1.14		0.424	0.008	1.85		0.207	0.137	42.04		0.000	0.000	0.145		0.143	0.005	0.148
\$2,000,000	2.28		0.199	0.004	3.70		0.118	0.078	84.09		0.000	0.000	0.082		0.081	0.005	0.086
\$3,000,000	3.43		0.096	0.002	5.55		0.085	0.056	126.13		0.000	0.000	0.058		0.057	0.005	0.062
\$4,000,000	4.57		0.048	0.001	7.40		0.067	0.044	168.18		0.000	0.000	0.045		0.045	0.005	0.050
\$5,000,000	5.71		0.024	0.000	9.25		0.056	0.037	210.22		0.000	0.000	0.037		0.037	0.005	0.042
\$6,000,000	6.85		0.012	0.000	11.10		0.048	0.032	252.27		0.000	0.000	0.032		0.032	0.005	0.037
\$7,000,000	7.99		0.006	0.000	12.95		0.042	0.028	294.31		0.000	0.000	0.028		0.028	0.005	0.033
\$8,000,000	9.14		0.003	0.000	14.80		0.038	0.025	336.36		0.000	0.000	0.025		0.025	0.005	0.030
\$9,000,000	10.28		0.002	0.000	16.65		0.034	0.022	378.40		0.000	0.000	0.022		0.022	0.005	0.027
\$10,000,000	11.42		0.001	0.000	18.50		0.031	0.020	420.45		0.000	0.000	0.020		0.020	0.005	0.025

Death Average Cost Per Case	\$796,080	Target Cost Ratio	0.9890
P.T./Major Average Cost Per Case	\$491,421	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$21,622	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. / 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	0.01	0.036	0.990	0.036	0.02	0.746	0.980	0.731	0.40	0.189	0.737	0.139	0.906	0.989	0.896	0.005	0.901
\$15,000	0.01		0.990	0.036	0.02		0.980	0.731	0.60		0.648	0.122	0.889		0.879	0.005	0.884
\$20,000	0.02		0.981	0.035	0.03		0.970	0.724	0.80		0.575	0.109	0.868		0.858	0.005	0.863
\$25,000	0.02		0.981	0.035	0.04		0.960	0.716	0.99		0.516	0.098	0.849		0.840	0.005	0.845
\$30,000	0.03		0.972	0.035	0.05		0.950	0.709	1.19		0.463	0.088	0.832		0.823	0.005	0.828
\$35,000	0.03		0.972	0.035	0.06		0.940	0.701	1.39		0.417	0.079	0.815		0.806	0.005	0.811
\$40,000	0.04		0.964	0.035	0.06		0.940	0.701	1.59		0.377	0.071	0.807		0.798	0.005	0.803
\$50,000	0.05		0.955	0.034	0.08		0.920	0.686	1.99		0.311	0.059	0.779		0.770	0.005	0.775
\$75,000	0.07		0.938	0.034	0.12		0.880	0.656	2.98		0.201	0.038	0.728		0.720	0.005	0.725
\$100,000	0.10		0.915	0.033	0.16		0.840	0.627	3.98		0.135	0.026	0.686		0.678	0.005	0.683
\$125,000	0.12		0.899	0.032	0.20		0.800	0.597	4.97		0.093	0.018	0.647		0.640	0.005	0.645
\$150,000	0.14		0.884	0.032	0.24		0.760	0.567	5.97		0.066	0.012	0.611		0.604	0.005	0.609
\$175,000	0.17		0.863	0.031	0.28		0.720	0.537	6.96		0.048	0.009	0.577		0.571	0.005	0.576
\$200,000	0.19		0.849	0.031	0.32		0.682	0.509	7.96		0.035	0.007	0.547		0.541	0.005	0.546
\$225,000	0.22		0.829	0.030	0.35		0.654	0.488	8.95		0.026	0.005	0.523		0.517	0.005	0.522
\$250,000	0.24		0.816	0.029	0.39		0.620	0.463	9.95		0.019	0.004	0.496		0.491	0.005	0.496
\$275,000	0.26		0.803	0.029	0.43		0.588	0.439	10.94		0.015	0.003	0.471		0.466	0.005	0.471
\$300,000	0.29		0.784	0.028	0.47		0.559	0.417	11.94		0.011	0.002	0.447		0.442	0.005	0.447
\$325,000	0.31		0.772	0.028	0.51		0.533	0.398	12.93		0.009	0.002	0.428		0.423	0.005	0.428
\$350,000	0.34		0.754	0.027	0.55		0.508	0.379	13.93		0.007	0.001	0.407		0.403	0.005	0.408
\$375,000	0.36		0.743	0.027	0.59		0.486	0.363	14.92		0.005	0.001	0.391		0.387	0.005	0.392
\$400,000	0.38		0.732	0.026	0.63		0.466	0.348	15.92		0.004	0.001	0.375		0.371	0.005	0.376
\$425,000	0.41		0.715	0.026	0.67		0.447	0.333	16.91		0.003	0.001	0.360		0.356	0.005	0.361
\$450,000	0.43		0.704	0.025	0.71		0.429	0.320	17.91		0.003	0.001	0.346		0.342	0.005	0.347
\$475,000	0.46		0.689	0.025	0.75		0.413	0.308	18.90		0.002	0.000	0.333		0.329	0.005	0.334
\$500,000	0.48		0.678	0.024	0.79		0.398	0.297	19.90		0.002	0.000	0.321		0.317	0.005	0.322
\$600,000	0.58		0.630	0.023	0.95		0.348	0.260	23.88		0.001	0.000	0.283		0.280	0.005	0.285
\$700,000	0.67		0.590	0.021	1.10		0.312	0.233	27.86		0.000	0.000	0.254		0.251	0.005	0.256
\$800,000	0.77		0.549	0.020	1.26		0.281	0.210	31.84		0.000	0.000	0.230		0.227	0.005	0.232
\$900,000	0.86		0.515	0.019	1.42		0.256	0.191	35.82		0.000	0.000	0.210		0.208	0.005	0.213
\$1,000,000	0.96		0.480	0.017	1.58		0.235	0.175	39.80		0.000	0.000	0.192		0.190	0.005	0.195
\$2,000,000	1.92		0.252	0.009	3.15		0.135	0.101	79.59		0.000	0.000	0.110		0.109	0.005	0.114
\$3,000,000	2.88		0.136	0.005	4.73		0.096	0.072	119.39		0.000	0.000	0.077		0.076	0.005	0.081
\$4,000,000	3.83		0.075	0.003	6.30		0.076	0.057	159.19		0.000	0.000	0.060		0.059	0.005	0.064
\$5,000,000	4.79		0.042	0.002	7.88		0.063	0.047	198.99		0.000	0.000	0.049		0.048	0.005	0.053
\$6,000,000	5.75		0.023	0.001	9.45		0.055	0.041	238.78		0.000	0.000	0.042		0.042	0.005	0.047
\$7,000,000	6.71		0.013	0.000	11.03		0.048	0.036	278.58		0.000	0.000	0.036		0.036	0.005	0.041
\$8,000,000	7.67		0.007	0.000	12.60		0.043	0.032	318.38		0.000	0.000	0.032		0.032	0.005	0.037
\$9,000,000	8.63		0.004	0.000	14.18		0.039	0.029	358.18		0.000	0.000	0.029		0.029	0.005	0.034
\$10,000,000	9.59		0.002	0.000	15.75		0.036	0.027	397.97		0.000	0.000	0.027		0.027	0.005	0.032

Death Average Cost Per Case	\$948,261	Target Cost Ratio	0.9890
P.T./Major Average Cost Per Case	\$577,181	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$22,843	Assessment Factor	1.000

Exhibit IX

PENNSYLVANIA  
Per Occurrence Basis  
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.779	0.788	0.860	0.901
\$15,000	0.726	0.745	0.829	0.884
\$20,000	0.686	0.709	0.803	0.863
\$25,000	0.653	0.675	0.778	0.845
\$30,000	0.623	0.649	0.757	0.828
\$35,000	0.598	0.625	0.745	0.811
\$40,000	0.577	0.604	0.728	0.803
\$50,000	0.534	0.570	0.697	0.775
\$75,000	0.461	0.498	0.635	0.725
\$100,000	0.410	0.450	0.590	0.683
\$125,000	0.367	0.406	0.547	0.645
\$150,000	0.331	0.373	0.506	0.609
\$175,000	0.302	0.340	0.478	0.576
\$200,000	0.277	0.317	0.444	0.546
\$225,000	0.256	0.293	0.414	0.522
\$250,000	0.238	0.275	0.395	0.496
\$275,000	0.224	0.257	0.371	0.471
\$300,000	0.212	0.243	0.352	0.447
\$325,000	0.200	0.230	0.334	0.428
\$350,000	0.188	0.218	0.319	0.408
\$375,000	0.179	0.208	0.305	0.392
\$400,000	0.171	0.199	0.291	0.376
\$425,000	0.163	0.190	0.279	0.361
\$450,000	0.156	0.182	0.269	0.347
\$475,000	0.150	0.175	0.258	0.334
\$500,000	0.144	0.169	0.249	0.322
\$600,000	0.127	0.146	0.218	0.285
\$700,000	0.113	0.132	0.195	0.256
\$800,000	0.101	0.118	0.176	0.232
\$900,000	0.092	0.108	0.161	0.213
\$1,000,000	0.085	0.100	0.148	0.195
\$2,000,000	0.050	0.058	0.086	0.114
\$3,000,000	0.038	0.043	0.062	0.081
\$4,000,000	0.031	0.035	0.050	0.064
\$5,000,000	0.027	0.030	0.042	0.053
\$6,000,000	0.023	0.026	0.037	0.047
\$7,000,000	0.021	0.024	0.033	0.041
\$8,000,000	0.020	0.022	0.030	0.037
\$9,000,000	0.018	0.021	0.027	0.034
\$10,000,000	0.017	0.019	0.025	0.032

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

Per Occurrence 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 - Occurrence			
	EXCESS RATIO		EXCESS RATIO		EXCESS RATIO		EXCESS RATIO				HG I	HG II	HG III	HG IV
\$10,000	0.783	0.056	0.792	0.474	0.865	0.374	0.906	0.096	0.830	1.0097	0.9434	0.9542	1.0422	1.0916
\$15,000	0.729	0.056	0.748	0.474	0.833	0.374	0.889	0.096	0.792	1.0141	0.9205	0.9444	1.0518	1.1225
\$20,000	0.689	0.056	0.712	0.474	0.807	0.374	0.868	0.096	0.761	1.0147	0.9054	0.9356	1.0604	1.1406
\$25,000	0.655	0.056	0.677	0.474	0.782	0.374	0.849	0.096	0.732	1.0139	0.8948	0.9249	1.0683	1.1598
\$30,000	0.625	0.056	0.651	0.474	0.760	0.374	0.832	0.096	0.708	1.0158	0.8828	0.9195	1.0734	1.1751
\$35,000	0.600	0.056	0.627	0.474	0.748	0.374	0.815	0.096	0.689	1.0223	0.8708	0.9100	1.0856	1.1829
\$40,000	0.578	0.056	0.606	0.474	0.731	0.374	0.807	0.096	0.670	1.0229	0.8627	0.9045	1.0910	1.2045
\$50,000	0.535	0.056	0.571	0.474	0.700	0.374	0.779	0.096	0.637	1.0258	0.8399	0.8964	1.0989	1.2229
\$75,000	0.461	0.056	0.498	0.474	0.637	0.374	0.728	0.096	0.570	1.0233	0.8088	0.8737	1.1175	1.2772
\$100,000	0.410	0.056	0.450	0.474	0.592	0.374	0.686	0.096	0.524	1.0356	0.7824	0.8588	1.1298	1.3092
\$125,000	0.366	0.056	0.405	0.474	0.548	0.374	0.647	0.096	0.480	1.0367	0.7625	0.8438	1.1417	1.3479
\$150,000	0.330	0.056	0.372	0.474	0.507	0.374	0.611	0.096	0.443	1.0473	0.7449	0.8397	1.1445	1.3792
\$175,000	0.300	0.056	0.339	0.474	0.478	0.374	0.577	0.096	0.412	1.0564	0.7282	0.8228	1.1602	1.4005
\$200,000	0.275	0.056	0.315	0.474	0.444	0.374	0.547	0.096	0.383	1.0580	0.7180	0.8225	1.1593	1.4282
\$225,000	0.254	0.056	0.291	0.474	0.414	0.374	0.523	0.096	0.357	1.0562	0.7115	0.8151	1.1597	1.4650
\$250,000	0.236	0.056	0.273	0.474	0.394	0.374	0.496	0.096	0.338	1.0662	0.6982	0.8077	1.1657	1.4675
\$275,000	0.221	0.056	0.255	0.474	0.370	0.374	0.471	0.096	0.317	1.0638	0.6972	0.8044	1.1672	1.4858
\$300,000	0.209	0.056	0.241	0.474	0.351	0.374	0.447	0.096	0.300	1.0638	0.6967	0.8033	1.1700	1.4900
\$325,000	0.197	0.056	0.228	0.474	0.333	0.374	0.428	0.096	0.285	1.0714	0.6912	0.8000	1.1684	1.5018
\$350,000	0.185	0.056	0.215	0.474	0.317	0.374	0.407	0.096	0.270	1.0672	0.6852	0.7963	1.1741	1.5074
\$375,000	0.176	0.056	0.205	0.474	0.303	0.374	0.391	0.096	0.258	1.0661	0.6822	0.7946	1.1744	1.5155
\$400,000	0.168	0.056	0.196	0.474	0.289	0.374	0.375	0.096	0.246	1.0649	0.6829	0.7967	1.1748	1.5244
\$425,000	0.160	0.056	0.187	0.474	0.277	0.374	0.360	0.096	0.236	1.0679	0.6780	0.7924	1.1737	1.5254
\$450,000	0.153	0.056	0.179	0.474	0.267	0.374	0.346	0.096	0.226	1.0711	0.6770	0.7920	1.1814	1.5310
\$475,000	0.147	0.056	0.172	0.474	0.256	0.374	0.333	0.096	0.217	1.0690	0.6774	0.7926	1.1797	1.5346
\$500,000	0.141	0.056	0.166	0.474	0.247	0.374	0.321	0.096	0.210	1.0769	0.6714	0.7905	1.1762	1.5286
\$600,000	0.123	0.056	0.143	0.474	0.215	0.374	0.283	0.096	0.182	1.0706	0.6758	0.7857	1.1813	1.5549
\$700,000	0.109	0.056	0.128	0.474	0.192	0.374	0.254	0.096	0.163	1.0795	0.6687	0.7853	1.1779	1.5583
\$800,000	0.097	0.056	0.114	0.474	0.173	0.374	0.230	0.096	0.146	1.0735	0.6644	0.7808	1.1849	1.5753
\$900,000	0.088	0.056	0.104	0.474	0.158	0.374	0.210	0.096	0.133	1.0726	0.6617	0.7820	1.1880	1.5789
\$1,000,000	0.081	0.056	0.096	0.474	0.145	0.374	0.192	0.096	0.123	1.0789	0.6585	0.7805	1.1789	1.5610
\$2,000,000	0.045	0.056	0.054	0.474	0.082	0.374	0.110	0.096	0.069	1.0781	0.6522	0.7826	1.1884	1.5942
\$3,000,000	0.033	0.056	0.038	0.474	0.058	0.374	0.077	0.096	0.049	1.1136	0.6735	0.7755	1.1837	1.5714
\$4,000,000	0.026	0.056	0.030	0.474	0.045	0.374	0.060	0.096	0.038	1.0857	0.6842	0.7895	1.1842	1.5789
\$5,000,000	0.022	0.056	0.025	0.474	0.037	0.374	0.049	0.096	0.032	1.1034	0.6875	0.7813	1.1563	1.5313
\$6,000,000	0.018	0.056	0.021	0.474	0.032	0.374	0.042	0.096	0.027	1.0800	0.6667	0.7778	1.1852	1.5556
\$7,000,000	0.016	0.056	0.019	0.474	0.028	0.374	0.036	0.096	0.024	1.0909	0.6667	0.7917	1.1667	1.5000
\$8,000,000	0.015	0.056	0.017	0.474	0.025	0.374	0.032	0.096	0.021	1.0500	0.7143	0.8095	1.1905	1.5238
\$9,000,000	0.013	0.056	0.016	0.474	0.022	0.374	0.029	0.096	0.019	1.0556	0.6842	0.8421	1.1579	1.5263
\$10,000,000	0.012	0.056	0.014	0.474	0.020	0.374	0.027	0.096	0.017	1.0625	0.7059	0.8235	1.1765	1.5882

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:04/01/06

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	620,335,754	11,811,713,204	0.053
II	5,644,430,955		0.478
III	4,504,933,384		0.381
IV	1,042,013,111		0.088

\*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	II	III	IV
Fatal	0.014	0.265	0.489	0.232
P.T.	0.031	0.336	0.455	0.178
Major	0.048	0.435	0.410	0.107
Minor	0.088	0.564	0.292	0.056
T.T.	0.072	0.563	0.312	0.053
Medical	0.066	0.604	0.283	0.047

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	0.949532
P.T.	0.969941
Major	0.997009
Minor	1.007773
T. T.	1.014851
Med	1.008715

(B) Injury Type

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.696	0.888	1.109	1.321
P.T.	0.772	0.839	1.146	1.376
Major	0.867	0.920	1.066	1.230
Minor	0.958	0.967	1.026	1.090
T. T.	0.921	0.921	1.078	1.137
Med	0.951	0.951	1.053	1.069

(C) Injury Type

Injury Type	Hazard Group			
	I	II	III	IV
P.T./Major	0.854	0.907	1.083	1.272
Minor/ T. T.	0.934	0.935	1.063	1.123
<b>Serious</b>	<b>0.853</b>	<b>0.907</b>	<b>1.084</b>	<b>1.274</b>

(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:04/01/06

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

Exhibit IV Calculation of ELF Trend

Policy Period	01/01/00-12/31/01	01/01/99-12/31/00	01/01/98-12/31/99	
	First Report	Second Report	Third Report	
(1) Effective Date of Filing		04/01/06		
(2a) Midpoint of Filing		4/1/07		
(2b) Midpoint of Policy Period	1/1/03	1/1/02	1/1/01	
(3) Benefit Level to Which Losses are Brought		4/1/06		
(4a) Yrs. from (2b) to (2a)	4.25	5.25	6.25	
(4b)				
(5) Indemnity Trend =	1.0457	1.2092	1.2644	1.3222
(6) Medical Trend =	1.0442	1.2018	1.2549	1.3104

PENNSYLVANIA  
Effective: 04/01/06  
Policy Period: 01/01/00-12/31/01  
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	21,956,900	1.0000	1.209	26,550,283	2,640,600	1.0000	1.2018	3,173,473	
B. P.T.	8,426,800	1.0000	1.209	10,189,687	14,875,400	1.0000	1.2018	17,877,256	
C. Major	139,616,900	1.0000	1.209	168,824,755	71,833,600	1.0000	1.2018	86,329,620	
D. Minor	129,545,800	1.0000	1.209	156,646,781	100,956,900	1.0000	1.2018	121,330,002	
E. T.T.	256,094,700	1.0000	1.209	309,669,711	299,725,400	1.0000	1.2018	360,209,986	
F. Med. Only					141,447,800	1.0000	1.2018	169,991,966	
G. Overall	555,641,100	XX	XX	671,881,217	631,479,700	1.0000	XX	758,912,303	
	(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	29,723,756	89	333,975	1.126	375,922	1.2697	1.347	2.352	* 43,224,585
B. P.T.	28,066,943	28	288,707	1.523	439,556	3.5	11.347	9.211	* 280,291,821
C. Major	255,154,375	953				3.8604	4.670	7.551	* 1,440,303,449
D. Minor	277,976,783	4,731	58,756	1.046	20,098	1.0167	1.027	1.090	* 293,141,611
E. T.T.	669,879,697	39,418	16,994	0.891		1.0387	0.944	1.036	* 665,381,885
F. Medical	169,991,966	XX	XX	XX	XX	XX		1.000	+ 169,991,966

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

PENNSYLVANIA  
Effective: 04/01/06  
Policy Period: 01/01/99-12/31/00  
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	20,521,500	1.0000	1.2644	25,947,385	3,145,200	1.0000	1.2549	3,946,911		
B. P.T.	14,736,700	1.0000	1.2644	18,633,083	22,183,900	1.0000	1.2549	27,838,576		
C. Major	360,956,000	1.0000	1.2644	456,392,766	145,711,100	1.0000	1.2549	182,852,859		
D. Minor	142,482,300	1.0000	1.2644	180,154,620	103,782,000	1.0000	1.2549	130,236,032		
E. T.T.	284,512,400	1.0000	1.2644	359,737,479	289,921,200	1.0000	1.2549	363,822,114		
F. Med. Only					143,771,000	1.0000	1.2549	180,418,228		
G. Overall	823,208,900	XX	XX	1,040,865,333	708,514,400	1.0000	XX	889,114,720		
	(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	29,894,296	97	308,189	1.166	359,287	1.1546	1.255	2,139	*	41,006,411
B. P.T.	46,471,659	41	278,747	1.601	446,162	2.3659	6.5339	6.226	*	295,069,675
C. Major	639,245,625	2,419	66,622	0.960	20,542	1.5325	1.8172	2.998	*	1,377,549,806
D. Minor	310,390,652	4,659	17,435	0.899		0.9727	0.8993	1.043	*	297,849,231
E. T.T.	723,559,593	41,501				1.0098	0.886	1.007	*	685,060,301
F. Medical	180,418,228	XX	XX	XX	XX	XX		1.000	+	180,418,228

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

PENNSYLVANIA  
Effective: 04/01/06  
Policy Period: 01/01/98-12/31/99  
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	22,104,100	1.0000	1.322	29,226,041	4,561,700	1.0000	1.3104	5,977,652		
B. P.T.	22,660,000	1.0000	1.322	29,961,052	54,970,900	1.0000	1.3104	72,033,867		
C. Major	496,149,500	1.0000	1.322	656,008,869	187,864,900	1.0000	1.3104	246,178,165		
D. Minor	120,660,400	1.0000	1.322	159,537,181	89,803,400	1.0000	1.3104	117,678,375		
E. T.T.	292,986,600	1.0000	1.322	387,386,883	285,604,600	1.0000	1.3104	374,256,268		
F. Med. Only					145,546,700	1.0000	1.3104	190,724,396		
G. Overall	954,560,600	XX	XX	1,262,120,026	768,352,200	1.0000	XX	1,006,848,723		
	(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	35,203,693	105	335,273	3.993	1,338,879	1.057	1.184	1.958	*	46,302,030
B. P.T.	101,994,919	62	302,100	1.535	463,572	1.613	4.209	4.245	*	431,886,837
C. Major	902,187,034	3,262	63,047	1.023	20,370	1.140	1.262	2.231	*	1,377,369,082
D. Minor	277,215,556	4,397	17,076	0.938		1.000	0.9722	1.072	*	281,253,265
E. T.T.	761,643,151	44,603				1.003	0.9134	1.000	*	728,095,447
F. Medical	190,724,396	XX	XX	XX	XX	XX		1.000	+	190,724,396

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

PENNSYLVANIA  
Effective:04/01/06  
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			Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	
	Fatal	717,836			Death	1,827,462	0.004	Death	34,591,252	0.008	
	P.T. / Major	453,759			P.T.	31,224,698	0.063	P.T.	338,435,440	0.081	
	Minor/T.T.	20,341			Major	201,370,672	0.406	Major	1,824,921,717	0.436	
					P.T./Major	232,595,370	0.469	P.T./Major	2,163,357,157	0.517	
					Minor	76,757,481	0.155	Minor	491,945,676	0.117	
					T.T.	149,654,710	0.301	T.T.	1,170,216,687	0.279	
					Minor/T.T.	226,412,191	0.456	Minor/T.T.	1,662,162,363	0.396	
II.**	Injury Type	Hazard Group				Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
	Fatal	499,614	637,438	796,080	948,261	Medical	35,714,883	XX	Medical	326,845,292	XX
	P.T./Major	387,510	411,559	491,421	577,181	Total	496,549,906	XX	Total	4,186,956,064	XX
	Minor/T.T.	18,998	19,019	21,622	22,843	Hazard Group III			Hazard Group IV		
						Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
						Death	63,830,650	0.019	Death	30,283,662	0.036
						P.T.	458,297,992	0.139	P.T.	179,290,203	0.213
						Major	1,720,041,158	0.521	Major	448,888,790	0.533
						P.T./Major	2,178,339,150	0.660	P.T./Major	628,178,993	0.746
						Minor	254,695,279	0.077	Minor	48,845,670	0.058
						T.T.	648,503,741	0.197	T.T.	110,162,495	0.131
						Minor/T.T.	903,199,020	0.274	Minor/T.T.	159,008,165	0.189
						Medical	153,141,089	XX	Medical	25,433,326	XX
						Total	3,298,509,909	XX	Total	842,904,146	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.	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	0.004	0.981	0.004	0.03	0.469	0.970	0.455	0.53	0.456	0.677	0.309	0.768	0.989	0.760	0.005	0.765
\$15,000	0.03		0.972	0.004	0.04		0.960	0.450	0.79		0.578	0.264	0.718		0.710	0.005	0.715
\$20,000	0.04		0.964	0.004	0.05		0.950	0.446	1.05		0.499	0.228	0.678		0.671	0.005	0.676
\$25,000	0.05		0.955	0.004	0.06		0.940	0.441	1.32		0.432	0.197	0.642		0.635	0.005	0.640
\$30,000	0.06		0.947	0.004	0.08		0.920	0.431	1.58		0.379	0.173	0.608		0.601	0.005	0.606
\$35,000	0.07		0.938	0.004	0.09		0.910	0.427	1.84		0.334	0.152	0.583		0.577	0.005	0.582
\$40,000	0.08		0.930	0.004	0.10		0.900	0.422	2.11		0.294	0.134	0.560		0.554	0.005	0.559
\$50,000	0.10		0.915	0.004	0.13		0.870	0.408	2.63		0.233	0.106	0.518		0.512	0.005	0.517
\$75,000	0.15		0.877	0.004	0.19		0.810	0.380	3.95		0.136	0.062	0.446		0.441	0.005	0.446
\$100,000	0.20		0.842	0.003	0.26		0.740	0.347	5.26		0.084	0.038	0.388		0.384	0.005	0.389
\$125,000	0.25		0.809	0.003	0.32		0.682	0.320	6.58		0.054	0.025	0.348		0.344	0.005	0.349
\$150,000	0.30		0.778	0.003	0.39		0.620	0.291	7.90		0.035	0.016	0.310		0.307	0.005	0.312
\$175,000	0.35		0.749	0.003	0.45		0.574	0.269	9.21		0.024	0.011	0.283		0.280	0.005	0.285
\$200,000	0.40		0.721	0.003	0.52		0.527	0.247	10.53		0.016	0.007	0.257		0.254	0.005	0.259
\$225,000	0.45		0.694	0.003	0.58		0.491	0.230	11.84		0.012	0.005	0.238		0.235	0.005	0.240
\$250,000	0.50		0.668	0.003	0.65		0.456	0.214	13.16		0.008	0.004	0.221		0.219	0.005	0.224
\$275,000	0.55		0.644	0.003	0.71		0.429	0.201	14.48		0.006	0.003	0.207		0.205	0.005	0.210
\$300,000	0.60		0.621	0.002	0.77		0.405	0.190	15.79		0.004	0.002	0.194		0.192	0.005	0.197
\$325,000	0.65		0.599	0.002	0.84		0.381	0.179	17.11		0.003	0.001	0.182		0.180	0.005	0.185
\$350,000	0.70		0.578	0.002	0.90		0.362	0.170	18.42		0.002	0.001	0.173		0.171	0.005	0.176
\$375,000	0.75		0.557	0.002	0.97		0.343	0.161	19.74		0.002	0.001	0.164		0.162	0.005	0.167
\$400,000	0.80		0.538	0.002	1.03		0.328	0.154	21.05		0.001	0.000	0.156		0.154	0.005	0.159
\$425,000	0.85		0.519	0.002	1.10		0.312	0.146	22.37		0.001	0.000	0.148		0.146	0.005	0.151
\$450,000	0.90		0.501	0.002	1.16		0.299	0.140	23.69		0.001	0.000	0.142		0.140	0.005	0.145
\$475,000	0.95		0.484	0.002	1.23		0.286	0.134	25.00		0.001	0.000	0.136		0.135	0.005	0.140
\$500,000	1.00		0.467	0.002	1.29		0.276	0.129	26.32		0.000	0.000	0.131		0.130	0.005	0.135
\$600,000	1.20		0.407	0.002	1.55		0.239	0.112	31.58		0.000	0.000	0.114		0.113	0.005	0.118
\$700,000	1.40		0.355	0.001	1.81		0.211	0.099	36.85		0.000	0.000	0.100		0.099	0.005	0.104
\$800,000	1.60		0.311	0.001	2.06		0.190	0.089	42.11		0.000	0.000	0.090		0.089	0.005	0.094
\$900,000	1.80		0.272	0.001	2.32		0.173	0.081	47.37		0.000	0.000	0.082		0.081	0.005	0.086
\$1,000,000	2.00		0.239	0.001	2.58		0.158	0.074	52.64		0.000	0.000	0.075		0.074	0.005	0.079
\$2,000,000	4.00		0.067	0.000	5.16		0.090	0.042	105.27		0.000	0.000	0.042		0.042	0.005	0.047
\$3,000,000	6.00		0.020	0.000	7.74		0.064	0.030	157.91		0.000	0.000	0.030		0.030	0.005	0.035
\$4,000,000	8.01		0.006	0.000	10.32		0.051	0.024	210.55		0.000	0.000	0.024		0.024	0.005	0.029
\$5,000,000	10.01		0.002	0.000	12.90		0.042	0.020	263.19		0.000	0.000	0.020		0.020	0.005	0.025
\$6,000,000	12.01		0.001	0.000	15.48		0.036	0.017	315.82		0.000	0.000	0.017		0.017	0.005	0.022
\$7,000,000	14.01		0.000	0.000	18.06		0.032	0.015	368.46		0.000	0.000	0.015		0.015	0.005	0.020
\$8,000,000	16.01		0.000	0.000	20.64		0.029	0.014	421.10		0.000	0.000	0.014		0.014	0.005	0.019
\$9,000,000	18.01		0.000	0.000	23.23		0.026	0.012	473.73		0.000	0.000	0.012		0.012	0.005	0.017
\$10,000,000	20.02		0.000	0.000	25.81		0.024	0.011	526.37		0.000	0.000	0.011		0.011	0.005	0.016

Death Average Cost Per Case	\$499,614	Target Cost Ratio	0.9890
P.T./Major Average Cost Per Case	\$387,510	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$18,998	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.	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.					
\$10,000	0.02	0.008	0.981	0.008	0.02	0.517	0.980	0.507	0.53	0.396	0.677	0.268	0.783	0.989	0.774	0.005	0.779
\$15,000	0.02		0.981	0.008	0.04		0.960	0.496	0.79		0.578	0.229	0.733		0.725	0.005	0.730
\$20,000	0.03		0.972	0.008	0.05		0.950	0.491	1.05		0.499	0.198	0.697		0.689	0.005	0.694
\$25,000	0.04		0.964	0.008	0.06		0.940	0.486	1.31		0.434	0.172	0.666		0.659	0.005	0.664
\$30,000	0.05		0.955	0.008	0.07		0.930	0.481	1.58		0.379	0.150	0.639		0.632	0.005	0.637
\$35,000	0.05		0.955	0.008	0.09		0.910	0.470	1.84		0.334	0.132	0.610		0.603	0.005	0.608
\$40,000	0.06		0.947	0.008	0.10		0.900	0.465	2.10		0.295	0.117	0.590		0.584	0.005	0.589
\$50,000	0.08		0.930	0.007	0.12		0.880	0.455	2.63		0.233	0.092	0.554		0.548	0.005	0.553
\$75,000	0.12		0.899	0.007	0.18		0.820	0.424	3.94		0.137	0.054	0.485		0.480	0.005	0.485
\$100,000	0.16		0.870	0.007	0.24		0.760	0.393	5.26		0.084	0.033	0.433		0.428	0.005	0.433
\$125,000	0.20		0.842	0.007	0.30		0.701	0.362	6.57		0.054	0.021	0.390		0.386	0.005	0.391
\$150,000	0.24		0.816	0.007	0.36		0.645	0.333	7.89		0.036	0.014	0.354		0.350	0.005	0.355
\$175,000	0.27		0.797	0.006	0.43		0.588	0.304	9.20		0.024	0.010	0.320		0.316	0.005	0.321
\$200,000	0.31		0.772	0.006	0.49		0.546	0.282	10.52		0.017	0.007	0.295		0.292	0.005	0.297
\$225,000	0.35		0.749	0.006	0.55		0.508	0.263	11.83		0.012	0.005	0.274		0.271	0.005	0.276
\$250,000	0.39		0.726	0.006	0.61		0.476	0.246	13.14		0.008	0.003	0.255		0.252	0.005	0.257
\$275,000	0.43		0.704	0.006	0.67		0.447	0.231	14.46		0.006	0.002	0.239		0.236	0.005	0.241
\$300,000	0.47		0.684	0.005	0.73		0.421	0.218	15.77		0.004	0.002	0.225		0.223	0.005	0.228
\$325,000	0.51		0.663	0.005	0.79		0.398	0.206	17.09		0.003	0.001	0.212		0.210	0.005	0.215
\$350,000	0.55		0.644	0.005	0.85		0.378	0.195	18.40		0.002	0.001	0.201		0.199	0.005	0.204
\$375,000	0.59		0.626	0.005	0.91		0.359	0.186	19.72		0.002	0.001	0.192		0.190	0.005	0.195
\$400,000	0.63		0.608	0.005	0.97		0.343	0.177	21.03		0.001	0.000	0.182		0.180	0.005	0.185
\$425,000	0.67		0.590	0.005	1.03		0.328	0.170	22.35		0.001	0.000	0.175		0.173	0.005	0.178
\$450,000	0.71		0.573	0.005	1.09		0.314	0.162	23.66		0.001	0.000	0.167		0.165	0.005	0.170
\$475,000	0.75		0.557	0.004	1.15		0.301	0.156	24.98		0.001	0.000	0.160		0.158	0.005	0.163
\$500,000	0.78		0.545	0.004	1.21		0.290	0.150	26.29		0.000	0.000	0.154		0.152	0.005	0.157
\$600,000	0.94		0.487	0.004	1.46		0.250	0.129	31.55		0.000	0.000	0.133		0.132	0.005	0.137
\$700,000	1.10		0.436	0.003	1.70		0.222	0.115	36.81		0.000	0.000	0.118		0.117	0.005	0.122
\$800,000	1.26		0.391	0.003	1.94		0.199	0.103	42.06		0.000	0.000	0.106		0.105	0.005	0.110
\$900,000	1.41		0.353	0.003	2.19		0.181	0.094	47.32		0.000	0.000	0.097		0.096	0.005	0.101
\$1,000,000	1.57		0.317	0.003	2.43		0.166	0.086	52.58		0.000	0.000	0.089		0.088	0.005	0.093
\$2,000,000	3.14		0.115	0.001	4.86		0.094	0.049	105.16		0.000	0.000	0.050		0.049	0.005	0.054
\$3,000,000	4.71		0.044	0.000	7.29		0.068	0.035	157.74		0.000	0.000	0.035		0.035	0.005	0.040
\$4,000,000	6.28		0.017	0.000	9.72		0.053	0.027	210.32		0.000	0.000	0.027		0.027	0.005	0.032
\$5,000,000	7.84		0.007	0.000	12.15		0.044	0.023	262.89		0.000	0.000	0.023		0.023	0.005	0.028
\$6,000,000	9.41		0.003	0.000	14.58		0.038	0.020	315.47		0.000	0.000	0.020		0.020	0.005	0.025
\$7,000,000	10.98		0.001	0.000	17.01		0.034	0.018	368.05		0.000	0.000	0.018		0.018	0.005	0.023
\$8,000,000	12.55		0.000	0.000	19.44		0.030	0.016	420.63		0.000	0.000	0.016		0.016	0.005	0.021
\$9,000,000	14.12		0.000	0.000	21.87		0.027	0.014	473.21		0.000	0.000	0.014		0.014	0.005	0.019
\$10,000,000	15.69		0.000	0.000	24.30		0.025	0.013	525.79		0.000	0.000	0.013		0.013	0.005	0.018

Death Average Cost Per Case	\$637,438	Target Cost Ratio	0.9890
P.T./Major Average Cost Per Case	\$411,559	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$19,019	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.	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.					
\$10,000	0.01	0.019	0.990	0.019	0.02	0.660	0.980	0.647	0.46	0.274	0.709	0.194	0.860	0.989	0.851	0.005	0.856
\$15,000	0.02		0.981	0.019	0.03		0.970	0.640	0.69		0.614	0.168	0.827		0.818	0.005	0.823
\$20,000	0.03		0.972	0.018	0.04		0.960	0.634	0.92		0.537	0.147	0.799		0.790	0.005	0.795
\$25,000	0.03		0.972	0.018	0.05		0.950	0.627	1.16		0.470	0.129	0.774		0.765	0.005	0.770
\$30,000	0.04		0.964	0.018	0.06		0.940	0.620	1.39		0.417	0.114	0.752		0.744	0.005	0.749
\$35,000	0.04		0.964	0.018	0.07		0.930	0.614	1.62		0.371	0.102	0.734		0.726	0.005	0.731
\$40,000	0.05		0.955	0.018	0.08		0.920	0.607	1.85		0.332	0.091	0.716		0.708	0.005	0.713
\$50,000	0.06		0.947	0.018	0.10		0.900	0.594	2.31		0.268	0.073	0.685		0.677	0.005	0.682
\$75,000	0.09		0.922	0.018	0.15		0.850	0.561	3.47		0.164	0.045	0.624		0.617	0.005	0.622
\$100,000	0.13		0.892	0.017	0.20		0.800	0.528	4.62		0.106	0.029	0.574		0.568	0.005	0.573
\$125,000	0.16		0.870	0.017	0.25		0.750	0.495	5.78		0.070	0.019	0.531		0.525	0.005	0.530
\$150,000	0.19		0.849	0.016	0.31		0.691	0.456	6.94		0.048	0.013	0.485		0.480	0.005	0.485
\$175,000	0.22		0.829	0.016	0.36		0.645	0.426	8.09		0.033	0.009	0.451		0.446	0.005	0.451
\$200,000	0.25		0.809	0.015	0.41		0.604	0.399	9.25		0.024	0.007	0.421		0.416	0.005	0.421
\$225,000	0.28		0.790	0.015	0.46		0.566	0.374	10.41		0.017	0.005	0.394		0.390	0.005	0.395
\$250,000	0.31		0.772	0.015	0.51		0.533	0.352	11.56		0.012	0.003	0.370		0.366	0.005	0.371
\$275,000	0.35		0.749	0.014	0.56		0.503	0.332	12.72		0.009	0.002	0.348		0.344	0.005	0.349
\$300,000	0.38		0.732	0.014	0.61		0.476	0.314	13.87		0.007	0.002	0.330		0.326	0.005	0.331
\$325,000	0.41		0.715	0.014	0.66		0.451	0.298	15.03		0.005	0.001	0.313		0.310	0.005	0.315
\$350,000	0.44		0.699	0.013	0.71		0.429	0.283	16.19		0.004	0.001	0.297		0.294	0.005	0.299
\$375,000	0.47		0.684	0.013	0.76		0.409	0.270	17.34		0.003	0.001	0.284		0.281	0.005	0.286
\$400,000	0.50		0.668	0.013	0.81		0.391	0.258	18.50		0.002	0.001	0.272		0.269	0.005	0.274
\$425,000	0.53		0.654	0.012	0.86		0.374	0.247	19.66		0.002	0.001	0.260		0.257	0.005	0.262
\$450,000	0.57		0.635	0.012	0.92		0.356	0.235	20.81		0.001	0.000	0.247		0.244	0.005	0.249
\$475,000	0.60		0.621	0.012	0.97		0.343	0.226	21.97		0.001	0.000	0.238		0.235	0.005	0.240
\$500,000	0.63		0.608	0.012	1.02		0.330	0.218	23.12		0.001	0.000	0.230		0.227	0.005	0.232
\$600,000	0.75		0.557	0.011	1.22		0.288	0.190	27.75		0.000	0.000	0.201		0.199	0.005	0.204
\$700,000	0.88		0.508	0.010	1.42		0.256	0.169	32.37		0.000	0.000	0.179		0.177	0.005	0.182
\$800,000	1.00		0.467	0.009	1.63		0.229	0.151	37.00		0.000	0.000	0.160		0.158	0.005	0.163
\$900,000	1.13		0.427	0.008	1.83		0.209	0.138	41.62		0.000	0.000	0.146		0.144	0.005	0.149
\$1,000,000	1.26		0.391	0.007	2.03		0.192	0.127	46.25		0.000	0.000	0.134		0.133	0.005	0.138
\$2,000,000	2.51		0.172	0.003	4.07		0.109	0.072	92.50		0.000	0.000	0.075		0.074	0.005	0.079
\$3,000,000	3.77		0.078	0.001	6.10		0.078	0.051	138.75		0.000	0.000	0.052		0.051	0.005	0.056
\$4,000,000	5.02		0.036	0.001	8.14		0.062	0.041	185.00		0.000	0.000	0.042		0.042	0.005	0.047
\$5,000,000	6.28		0.017	0.000	10.17		0.051	0.034	231.25		0.000	0.000	0.034		0.034	0.005	0.039
\$6,000,000	7.54		0.008	0.000	12.21		0.044	0.029	277.50		0.000	0.000	0.029		0.029	0.005	0.034
\$7,000,000	8.79		0.004	0.000	14.24		0.039	0.026	323.74		0.000	0.000	0.026		0.026	0.005	0.031
\$8,000,000	10.05		0.002	0.000	16.28		0.035	0.023	369.99		0.000	0.000	0.023		0.023	0.005	0.028
\$9,000,000	11.31		0.001	0.000	18.31		0.032	0.021	416.24		0.000	0.000	0.021		0.021	0.005	0.026
\$10,000,000	12.56		0.000	0.000	20.35		0.029	0.019	462.49		0.000	0.000	0.019		0.019	0.005	0.024

Death Average Cost Per Case \$796,080  
 P.T./Major Average Cost Per Case \$491,421  
 Minor/T.T. Average Cost Per Case \$21,622

Target Cost Ratio 0.9890  
 Loss Adjustment Expense 1.000  
 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	0.01	0.036	0.990	0.036	0.02	0.746	0.980	0.731	0.44	0.189	0.718	0.136	0.903	0.989	0.893	0.005	0.898
\$15,000	0.02		0.981	0.035	0.03		0.970	0.724	0.66		0.625	0.118	0.877		0.867	0.005	0.872
\$20,000	0.02		0.981	0.035	0.03		0.970	0.724	0.88		0.549	0.104	0.863		0.854	0.005	0.859
\$25,000	0.03		0.972	0.035	0.04		0.960	0.716	1.09		0.488	0.092	0.843		0.834	0.005	0.839
\$30,000	0.03		0.972	0.035	0.05		0.950	0.709	1.31		0.434	0.082	0.826		0.817	0.005	0.822
\$35,000	0.04		0.964	0.035	0.06		0.940	0.701	1.53		0.388	0.073	0.809		0.800	0.005	0.805
\$40,000	0.04		0.964	0.035	0.07		0.930	0.694	1.75		0.348	0.066	0.795		0.786	0.005	0.791
\$50,000	0.05		0.955	0.034	0.09		0.910	0.679	2.19		0.283	0.053	0.766		0.758	0.005	0.763
\$75,000	0.08		0.930	0.033	0.13		0.870	0.649	3.28		0.177	0.033	0.715		0.707	0.005	0.712
\$100,000	0.11		0.907	0.033	0.17		0.830	0.619	4.38		0.116	0.022	0.674		0.667	0.005	0.672
\$125,000	0.13		0.892	0.032	0.22		0.780	0.582	5.47		0.078	0.015	0.629		0.622	0.005	0.627
\$150,000	0.16		0.870	0.031	0.26		0.740	0.552	6.57		0.054	0.010	0.593		0.586	0.005	0.591
\$175,000	0.18		0.856	0.031	0.30		0.701	0.523	7.66		0.038	0.007	0.561		0.555	0.005	0.560
\$200,000	0.21		0.835	0.030	0.35		0.654	0.488	8.76		0.027	0.005	0.523		0.517	0.005	0.522
\$225,000	0.24		0.816	0.029	0.39		0.620	0.463	9.85		0.020	0.004	0.496		0.491	0.005	0.496
\$250,000	0.26		0.803	0.029	0.43		0.588	0.439	10.94		0.015	0.003	0.471		0.466	0.005	0.471
\$275,000	0.29		0.784	0.028	0.48		0.553	0.413	12.04		0.011	0.002	0.443		0.438	0.005	0.443
\$300,000	0.32		0.766	0.028	0.52		0.527	0.393	13.13		0.008	0.002	0.423		0.418	0.005	0.423
\$325,000	0.34		0.754	0.027	0.56		0.503	0.375	14.23		0.006	0.001	0.403		0.399	0.005	0.404
\$350,000	0.37		0.737	0.027	0.61		0.476	0.355	15.32		0.005	0.001	0.383		0.379	0.005	0.384
\$375,000	0.40		0.721	0.026	0.65		0.456	0.340	16.42		0.004	0.001	0.367		0.363	0.005	0.368
\$400,000	0.42		0.710	0.026	0.69		0.438	0.327	17.51		0.003	0.001	0.354		0.350	0.005	0.355
\$425,000	0.45		0.694	0.025	0.74		0.417	0.311	18.61		0.002	0.000	0.336		0.332	0.005	0.337
\$450,000	0.47		0.684	0.025	0.78		0.402	0.300	19.70		0.002	0.000	0.325		0.321	0.005	0.326
\$475,000	0.50		0.668	0.024	0.82		0.388	0.289	20.79		0.001	0.000	0.313		0.310	0.005	0.315
\$500,000	0.53		0.654	0.024	0.87		0.371	0.277	21.89		0.001	0.000	0.301		0.298	0.005	0.303
\$600,000	0.63		0.608	0.022	1.04		0.325	0.242	26.27		0.000	0.000	0.264		0.261	0.005	0.266
\$700,000	0.74		0.561	0.020	1.21		0.290	0.216	30.64		0.000	0.000	0.236		0.233	0.005	0.238
\$800,000	0.84		0.523	0.019	1.39		0.260	0.194	35.02		0.000	0.000	0.213		0.211	0.005	0.216
\$900,000	0.95		0.484	0.017	1.56		0.237	0.177	39.40		0.000	0.000	0.194		0.192	0.005	0.197
\$1,000,000	1.05		0.451	0.016	1.73		0.219	0.163	43.78		0.000	0.000	0.179		0.177	0.005	0.182
\$2,000,000	2.11		0.222	0.008	3.47		0.124	0.093	87.55		0.000	0.000	0.101		0.100	0.005	0.105
\$3,000,000	3.16		0.114	0.004	5.20		0.089	0.066	131.33		0.000	0.000	0.070		0.069	0.005	0.074
\$4,000,000	4.22		0.059	0.002	6.93		0.070	0.052	175.11		0.000	0.000	0.054		0.053	0.005	0.058
\$5,000,000	5.27		0.031	0.001	8.66		0.059	0.044	218.89		0.000	0.000	0.045		0.045	0.005	0.050
\$6,000,000	6.33		0.016	0.001	10.40		0.050	0.037	262.66		0.000	0.000	0.038		0.038	0.005	0.043
\$7,000,000	7.38		0.009	0.000	12.13		0.044	0.033	306.44		0.000	0.000	0.033		0.033	0.005	0.038
\$8,000,000	8.44		0.005	0.000	13.86		0.040	0.030	350.22		0.000	0.000	0.030		0.030	0.005	0.035
\$9,000,000	9.49		0.003	0.000	15.59		0.036	0.027	393.99		0.000	0.000	0.027		0.027	0.005	0.032
\$10,000,000	10.55		0.001	0.000	17.33		0.033	0.025	437.77		0.000	0.000	0.025		0.025	0.005	0.030

Death Average Cost Per Case \$948,261  
 P.T./Major Average Cost Per Case \$577,181  
 Minor/T.T. Average Cost Per Case \$22,843

Target Cost Ratio 0.9890  
 Loss Adjustment Expense 1.000  
 Assessment Factor 1.000

Exhibit IX

PENNSYLVANIA  
Per Claim Basis  
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.765	0.779	0.856	0.898
\$15,000	0.715	0.730	0.823	0.872
\$20,000	0.676	0.694	0.795	0.859
\$25,000	0.640	0.664	0.770	0.839
\$30,000	0.606	0.637	0.749	0.822
\$35,000	0.582	0.608	0.731	0.805
\$40,000	0.559	0.589	0.713	0.791
\$50,000	0.517	0.553	0.682	0.763
\$75,000	0.446	0.485	0.622	0.712
\$100,000	0.389	0.433	0.573	0.672
\$125,000	0.349	0.391	0.530	0.627
\$150,000	0.312	0.355	0.485	0.591
\$175,000	0.285	0.321	0.451	0.560
\$200,000	0.259	0.297	0.421	0.522
\$225,000	0.240	0.276	0.395	0.496
\$250,000	0.224	0.257	0.371	0.471
\$275,000	0.210	0.241	0.349	0.443
\$300,000	0.197	0.228	0.331	0.423
\$325,000	0.185	0.215	0.315	0.404
\$350,000	0.176	0.204	0.299	0.384
\$375,000	0.167	0.195	0.286	0.368
\$400,000	0.159	0.185	0.274	0.355
\$425,000	0.151	0.178	0.262	0.337
\$450,000	0.145	0.170	0.249	0.326
\$475,000	0.140	0.163	0.240	0.315
\$500,000	0.135	0.157	0.232	0.303
\$600,000	0.118	0.137	0.204	0.266
\$700,000	0.104	0.122	0.182	0.238
\$800,000	0.094	0.110	0.163	0.216
\$900,000	0.086	0.101	0.149	0.197
\$1,000,000	0.079	0.093	0.138	0.182
\$2,000,000	0.047	0.054	0.079	0.105
\$3,000,000	0.035	0.040	0.056	0.074
\$4,000,000	0.029	0.032	0.047	0.058
\$5,000,000	0.025	0.028	0.039	0.050
\$6,000,000	0.022	0.025	0.034	0.043
\$7,000,000	0.020	0.023	0.031	0.038
\$8,000,000	0.019	0.021	0.028	0.035
\$9,000,000	0.017	0.019	0.026	0.032
\$10,000,000	0.016	0.018	0.024	0.030

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		HG II		HG III		HG IV		WGTD EXCESS RATIO	Relativity to 1,000,000
	EXCESS RATIO	HG I WGT.	EXCESS RATIO	HG II WGT.	EXCESS RATIO	HG III WGT.	EXCESS RATIO	HG IV WGT.		
\$10,000	0.768	0.056	0.783	0.474	0.860	0.374	0.903	0.096	0.822	
\$15,000	0.718	0.056	0.733	0.474	0.827	0.374	0.877	0.096	0.781	
\$20,000	0.678	0.056	0.697	0.474	0.799	0.374	0.863	0.096	0.750	
\$25,000	0.642	0.056	0.666	0.474	0.774	0.374	0.843	0.096	0.722	
\$30,000	0.608	0.056	0.639	0.474	0.752	0.374	0.826	0.096	0.697	
\$35,000	0.583	0.056	0.610	0.474	0.734	0.374	0.809	0.096	0.674	
\$40,000	0.560	0.056	0.590	0.474	0.716	0.374	0.795	0.096	0.655	
\$50,000	0.518	0.056	0.554	0.474	0.685	0.374	0.766	0.096	0.621	
\$75,000	0.446	0.056	0.485	0.474	0.624	0.374	0.715	0.096	0.557	
\$100,000	0.388	0.056	0.433	0.474	0.574	0.374	0.674	0.096	0.506	
\$125,000	0.348	0.056	0.390	0.474	0.531	0.374	0.629	0.096	0.463	
\$150,000	0.310	0.056	0.354	0.474	0.485	0.374	0.593	0.096	0.423	
\$175,000	0.283	0.056	0.320	0.474	0.451	0.374	0.561	0.096	0.390	
\$200,000	0.257	0.056	0.295	0.474	0.421	0.374	0.523	0.096	0.362	
\$225,000	0.238	0.056	0.274	0.474	0.394	0.374	0.496	0.096	0.338	
\$250,000	0.221	0.056	0.255	0.474	0.370	0.374	0.471	0.096	0.317	
\$275,000	0.207	0.056	0.239	0.474	0.348	0.374	0.443	0.096	0.298	
\$300,000	0.194	0.056	0.225	0.474	0.330	0.374	0.423	0.096	0.282	
\$325,000	0.182	0.056	0.212	0.474	0.313	0.374	0.403	0.096	0.266	
\$350,000	0.173	0.056	0.201	0.474	0.297	0.374	0.383	0.096	0.253	
\$375,000	0.164	0.056	0.192	0.474	0.284	0.374	0.367	0.096	0.242	
\$400,000	0.156	0.056	0.182	0.474	0.272	0.374	0.354	0.096	0.231	
\$425,000	0.148	0.056	0.175	0.474	0.260	0.374	0.336	0.096	0.221	
\$450,000	0.142	0.056	0.167	0.474	0.247	0.374	0.325	0.096	0.211	
\$475,000	0.136	0.056	0.160	0.474	0.238	0.374	0.313	0.096	0.203	
\$500,000	0.131	0.056	0.154	0.474	0.230	0.374	0.301	0.096	0.195	
\$600,000	0.114	0.056	0.133	0.474	0.201	0.374	0.264	0.096	0.170	
\$700,000	0.100	0.056	0.118	0.474	0.179	0.374	0.236	0.096	0.151	
\$800,000	0.090	0.056	0.106	0.474	0.160	0.374	0.213	0.096	0.136	
\$900,000	0.082	0.056	0.097	0.474	0.146	0.374	0.194	0.096	0.124	
\$1,000,000	0.075	0.056	0.089	0.474	0.134	0.374	0.179	0.096	0.114	
\$2,000,000	0.042	0.056	0.050	0.474	0.075	0.374	0.101	0.096	0.064	0.5614
\$3,000,000	0.030	0.056	0.035	0.474	0.052	0.374	0.070	0.096	0.044	0.3860
\$4,000,000	0.024	0.056	0.027	0.474	0.042	0.374	0.054	0.096	0.035	0.3070
\$5,000,000	0.020	0.056	0.023	0.474	0.034	0.374	0.045	0.096	0.029	0.2544
\$6,000,000	0.017	0.056	0.020	0.474	0.029	0.374	0.038	0.096	0.025	0.2193
\$7,000,000	0.015	0.056	0.018	0.474	0.026	0.374	0.033	0.096	0.022	0.1930
\$8,000,000	0.014	0.056	0.016	0.474	0.023	0.374	0.030	0.096	0.020	0.1754
\$9,000,000	0.012	0.056	0.014	0.474	0.021	0.374	0.027	0.096	0.018	0.1579
\$10,000,000	0.011	0.056	0.013	0.474	0.019	0.374	0.025	0.096	0.016	0.1404