

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

Page 10 compares the proposed 2010 excess loss factors with the current 2009 excess loss factors.

Pages 11 through 17 are comparable to pages 1 through 10 although based on revised hazard groups 1, 2, 3 and 4.

Exhibit I

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

I. *	Injury Type	Average Cost Per Case	Hazard Group						
II.**	Injury Type	A	B	C	D	E	F	G	
	Fatal	525,787							
	P.T.	2,725,156							
	PP	219,920							
	T.T.	18,312							
	Fatal	415,406	443,672	473,861	506,105	540,542	577,323	616,606	
	P.T.	1,573,053	1,850,447	2,176,757	2,560,610	3,012,152	3,543,319	4,168,153	
	PP	168,466	184,804	202,725	222,385	243,951	267,608	293,560	
	T.T.	16,727	17,285	17,861	18,457	19,073	19,709	20,366	

Exhibit II

Combined Injury Weights

Hazard Group A			Hazard Group B			Hazard Group C			Hazard Group D		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	2,795,932	0.011	Death	13,822,882	0.010	Death	27,010,079	0.010	Death	19,738,076	0.018
P.T.	6,354,390	0.025	P.T.	40,086,359	0.029	P.T.	80,540,025	0.029	P.T.	48,651,590	0.045
PP	136,238,132	0.536	PP	825,226,084	0.597	PP	1,720,933,912	0.628	PP	658,925,849	0.614
T.T.	78,540,266	0.309	T.T.	359,394,944	0.260	T.T.	645,116,109	0.235	T.T.	262,017,726	0.244
Medical Only	30,246,899	0.119	Medical Only	143,757,978	0.104	Medical Only	267,263,136	0.098	Medical Only	84,157,212	0.078
Total	254,175,619		Total	1,382,288,248		Total	2,740,863,262		Total	1,073,490,453	
Hazard Group E			Hazard Group F			Hazard Group G					
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	52,432,572	0.023	Death	32,330,072	0.026	Death	12,948,729	0.045			
P.T.	120,486,066	0.052	P.T.	92,126,289	0.073	P.T.	29,177,069	0.100			
PP	1,537,865,422	0.668	PP	864,641,985	0.683	PP	199,033,551	0.685			
T.T.	474,379,464	0.206	T.T.	222,061,850	0.175	T.T.	38,288,998	0.132			
Medical Only	117,681,944	0.051	Medical Only	54,410,323	0.043	Medical Only	10,935,745	0.038			
Total	2,302,845,468		Total	1,265,570,519		Total	290,384,092				

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O		(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.			
\$10,000	0.02	0.011	0.9814	0.0108	0.01	0.025	0.9940	0.0249	0.06	0.536	0.9434	0.5057	0.60	0.309	0.5920	0.1829	0.119	0.7243	0.9860	
\$15,000	0.04		0.9727	0.0107	0.01		0.9910	0.0248	0.09		0.9171	0.4916	0.90		0.4843	0.1497		0.6768		
\$20,000	0.05		0.9642	0.0106	0.01		0.9880	0.0247	0.12		0.8920	0.4781	1.20		0.4062	0.1255		0.6389		
\$25,000	0.06		0.9559	0.0105	0.02		0.9851	0.0246	0.15		0.8680	0.4652	1.49		0.3468	0.1072		0.6075		
\$30,000	0.07		0.9477	0.0104	0.02		0.9821	0.0246	0.18		0.8449	0.4529	1.79		0.3003	0.0928		0.5807		
\$35,000	0.08		0.9395	0.0103	0.02		0.9791	0.0245	0.21		0.8227	0.4410	2.09		0.2631	0.0813		0.5571		
\$40,000	0.10		0.9315	0.0102	0.03		0.9762	0.0244	0.24		0.8013	0.4295	2.39		0.2326	0.0719		0.5360		
\$50,000	0.12		0.9156	0.0101	0.03		0.9702	0.0243	0.30		0.7606	0.4077	2.99		0.1857	0.0574		0.4995		
\$75,000	0.18		0.8769	0.0096	0.05		0.9555	0.0239	0.45		0.6693	0.3587	4.48		0.1118	0.0346		0.4268		
\$100,000	0.24		0.8392	0.0092	0.06		0.9409	0.0235	0.59		0.5902	0.3163	5.98		0.0678	0.0209		0.3699		
\$125,000	0.30		0.8032	0.0088	0.08		0.9265	0.0232	0.74		0.5216	0.2796	7.47		0.0406	0.0126		0.3242		
\$150,000	0.36		0.7691	0.0085	0.10		0.9125	0.0228	0.89		0.4625	0.2479	8.97		0.0249	0.0077		0.2869		
\$175,000	0.42		0.7370	0.0081	0.11		0.8988	0.0225	1.04		0.4118	0.2207	10.46		0.0164	0.0051		0.2564		
\$200,000	0.48		0.7065	0.0078	0.13		0.8853	0.0221	1.19		0.3685	0.1975	11.96		0.0118	0.0036		0.2310		
\$225,000	0.54		0.6775	0.0075	0.14		0.8720	0.0218	1.34		0.3313	0.1776	13.45		0.0090	0.0028		0.2097		
\$250,000	0.60		0.6496	0.0071	0.16		0.8588	0.0215	1.48		0.2991	0.1603	14.95		0.0069	0.0021		0.1910		
\$275,000	0.66		0.6230	0.0069	0.17		0.8460	0.0211	1.63		0.2712	0.1454	16.44		0.0054	0.0017		0.1751		
\$300,000	0.72		0.5977	0.0066	0.19		0.8333	0.0208	1.78		0.2471	0.1325	17.94		0.0043	0.0013		0.1612		
\$325,000	0.78		0.5738	0.0063	0.21		0.8207	0.0205	1.93		0.2264	0.1214	19.43		0.0036	0.0011		0.1493		
\$350,000	0.84		0.5510	0.0061	0.22		0.8083	0.0202	2.08		0.2084	0.1117	20.92		0.0029	0.0009		0.1389		
\$375,000	0.90		0.5293	0.0058	0.24		0.7962	0.0199	2.23		0.1922	0.1030	22.42		0.0024	0.0007		0.1294		
\$400,000	0.96		0.5089	0.0056	0.25		0.7842	0.0196	2.37		0.1784	0.0956	23.91		0.0021	0.0006		0.1214		
\$425,000	1.02		0.4902	0.0054	0.27		0.7724	0.0193	2.52		0.1662	0.0891	25.41		0.0017	0.0005		0.1143		
\$450,000	1.08		0.4731	0.0052	0.29		0.7608	0.0190	2.67		0.1554	0.0833	26.90		0.0013	0.0004		0.1079		
\$475,000	1.14		0.4575	0.0050	0.30		0.7493	0.0187	2.82		0.1459	0.0782	28.40		0.0012	0.0004		0.1023		
\$500,000	1.20		0.4431	0.0049	0.32		0.7380	0.0184	2.97		0.1375	0.0737	29.89		0.0010	0.0003		0.0973		
\$600,000	1.44		0.3951	0.0043	0.38		0.6946	0.0174	3.56		0.1112	0.0596	35.87		0.0006	0.0002		0.0815		
\$700,000	1.69		0.3583	0.0039	0.44		0.6541	0.0164	4.16		0.0930	0.0498	41.85		0.0004	0.0001		0.0702		
\$800,000	1.93		0.3289	0.0036	0.51		0.6167	0.0154	4.75		0.0796	0.0427	47.83		0.0002	0.0001		0.0618		
\$900,000	2.17		0.3048	0.0034	0.57		0.5821	0.0146	5.34		0.0695	0.0372	53.81		0.0002	0.0001		0.0553		
\$1,000,000	2.41		0.2845	0.0031	0.64		0.5502	0.0138	5.94		0.0615	0.0330	59.78		0.0001	0.0000		0.0499		
\$2,000,000	4.81		0.1780	0.0020	1.27		0.3366	0.0084	11.87		0.0279	0.0149	119.57		0.0000	0.0000		0.0253		
\$3,000,000	7.22		0.1328	0.0015	1.91		0.2291	0.0057	17.81		0.0177	0.0095	179.35		0.0000	0.0000		0.0167		
\$4,000,000	9.63		0.1065	0.0012	2.54		0.1692	0.0042	23.74		0.0130	0.0069	239.14		0.0000	0.0000		0.0123		
\$5,000,000	12.04		0.0888	0.0010	3.18		0.1337	0.0033	29.68		0.0102	0.0055	298.92		0.0000	0.0000		0.0098		
\$6,000,000	14.44		0.0760	0.0008	3.81		0.1116	0.0028	35.62		0.0085	0.0045	358.71		0.0000	0.0000		0.0081		
\$7,000,000	16.85		0.0660	0.0007	4.45		0.0971	0.0024	41.55		0.0073	0.0039	418.49		0.0000	0.0000		0.0070		
\$8,000,000	19.26		0.0581	0.0006	5.09		0.0870	0.0022	47.49		0.0063	0.0034	478.27		0.0000	0.0000		0.0062		
\$9,000,000	21.67		0.0515	0.0006	5.72		0.0793	0.0020	53.42		0.0056	0.0030	538.06		0.0000	0.0000		0.0056		
\$10,000,000	24.07		0.0459	0.0005	6.36		0.0728	0.0018	59.36		0.0051	0.0027	597.84		0.0000	0.0000		0.0050		

Death Average Cost Per Case	\$415,406	Target Cost Ratio	0.9860
P.T. Average Cost Per Case	\$1,573,053	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$168,466	Assessment Factor	1.000
T.T. Average Cost Per Case	\$16,727		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.010	0.9825	0.0098	0.01	0.029	0.9949	0.0289	0.05	0.597	0.9482	0.5661	0.58	0.260	0.6004	0.1561	0.104	0.7609	0.9860
\$15,000	0.03		0.9744	0.0097	0.01		0.9924	0.0288	0.08		0.9240	0.5516	0.87		0.4932	0.1282		0.7183	
\$20,000	0.05		0.9664	0.0097	0.01		0.9898	0.0287	0.11		0.9008	0.5378	1.16		0.4151	0.1079		0.6841	
\$25,000	0.06		0.9585	0.0096	0.01		0.9873	0.0286	0.14		0.8785	0.5245	1.45		0.3554	0.0924		0.6551	
\$30,000	0.07		0.9508	0.0095	0.02		0.9848	0.0286	0.16		0.8571	0.5117	1.74		0.3085	0.0802		0.6300	
\$35,000	0.08		0.9431	0.0094	0.02		0.9822	0.0285	0.19		0.8364	0.4993	2.02		0.2708	0.0704		0.6076	
\$40,000	0.09		0.9356	0.0094	0.02		0.9797	0.0284	0.22		0.8164	0.4874	2.31		0.2399	0.0624		0.5876	
\$50,000	0.11		0.9207	0.0092	0.03		0.9747	0.0283	0.27		0.7783	0.4646	2.89		0.1923	0.0500		0.5521	
\$75,000	0.17		0.8842	0.0088	0.04		0.9621	0.0279	0.41		0.6922	0.4132	4.34		0.1173	0.0305		0.4804	
\$100,000	0.23		0.8487	0.0085	0.05		0.9496	0.0275	0.54		0.6169	0.3683	5.79		0.0724	0.0188		0.4231	
\$125,000	0.28		0.8145	0.0081	0.07		0.9373	0.0272	0.68		0.5507	0.3287	7.23		0.0441	0.0115		0.3755	
\$150,000	0.34		0.7819	0.0078	0.08		0.9251	0.0268	0.81		0.4927	0.2941	8.68		0.0272	0.0071		0.3358	
\$175,000	0.39		0.7510	0.0075	0.09		0.9132	0.0265	0.95		0.4422	0.2640	10.12		0.0179	0.0046		0.3026	
\$200,000	0.45		0.7218	0.0072	0.11		0.9015	0.0261	1.08		0.3985	0.2379	11.57		0.0128	0.0033		0.2745	
\$225,000	0.51		0.6940	0.0069	0.12		0.8900	0.0258	1.22		0.3605	0.2152	13.02		0.0097	0.0025		0.2504	
\$250,000	0.56		0.6672	0.0067	0.14		0.8786	0.0255	1.35		0.3273	0.1954	14.46		0.0075	0.0020		0.2296	
\$275,000	0.62		0.6415	0.0064	0.15		0.8673	0.0252	1.49		0.2983	0.1781	15.91		0.0059	0.0015		0.2112	
\$300,000	0.68		0.6169	0.0062	0.16		0.8562	0.0248	1.62		0.2728	0.1628	17.36		0.0047	0.0012		0.1950	
\$325,000	0.73		0.5935	0.0059	0.18		0.8453	0.0245	1.76		0.2505	0.1495	18.80		0.0039	0.0010		0.1809	
\$350,000	0.79		0.5713	0.0057	0.19		0.8345	0.0242	1.89		0.2311	0.1380	20.25		0.0032	0.0008		0.1687	
\$375,000	0.85		0.5500	0.0055	0.20		0.8238	0.0239	2.03		0.2140	0.1278	21.70		0.0026	0.0007		0.1579	
\$400,000	0.90		0.5297	0.0053	0.22		0.8132	0.0236	2.16		0.1987	0.1186	23.14		0.0022	0.0006		0.1481	
\$425,000	0.96		0.5106	0.0051	0.23		0.8028	0.0233	2.30		0.1851	0.1105	24.59		0.0019	0.0005		0.1394	
\$450,000	1.01		0.4928	0.0049	0.24		0.7925	0.0230	2.44		0.1732	0.1034	26.03		0.0015	0.0004		0.1317	
\$475,000	1.07		0.4766	0.0048	0.26		0.7824	0.0227	2.57		0.1626	0.0971	27.48		0.0012	0.0003		0.1249	
\$500,000	1.13		0.4616	0.0046	0.27		0.7724	0.0224	2.71		0.1531	0.0914	28.93		0.0010	0.0003		0.1187	
\$600,000	1.35		0.4118	0.0041	0.32		0.7335	0.0213	3.25		0.1238	0.0739	34.71		0.0006	0.0002		0.0995	
\$700,000	1.58		0.3736	0.0037	0.38		0.6966	0.0202	3.79		0.1035	0.0618	40.50		0.0004	0.0001		0.0858	
\$800,000	1.80		0.3431	0.0034	0.43		0.6619	0.0192	4.33		0.0886	0.0529	46.28		0.0002	0.0001		0.0756	
\$900,000	2.03		0.3181	0.0032	0.49		0.6294	0.0183	4.87		0.0773	0.0462	52.07		0.0002	0.0000		0.0677	
\$1,000,000	2.25		0.2970	0.0030	0.54		0.5990	0.0174	5.41		0.0685	0.0409	57.85		0.0001	0.0000		0.0613	
\$2,000,000	4.51		0.1864	0.0019	1.08		0.3851	0.0112	10.82		0.0309	0.0185	115.71		0.0000	0.0000		0.0316	
\$3,000,000	6.76		0.1395	0.0014	1.62		0.2693	0.0078	16.23		0.0196	0.0117	173.56		0.0000	0.0000		0.0209	
\$4,000,000	9.02		0.1121	0.0011	2.16		0.2011	0.0058	21.64		0.0143	0.0086	231.42		0.0000	0.0000		0.0155	
\$5,000,000	11.27		0.0938	0.0009	2.70		0.1586	0.0046	27.06		0.0113	0.0067	289.27		0.0000	0.0000		0.0122	
\$6,000,000	13.52		0.0805	0.0008	3.24		0.1310	0.0038	32.47		0.0093	0.0056	347.13		0.0000	0.0000		0.0102	
\$7,000,000	15.78		0.0702	0.0007	3.78		0.1125	0.0033	37.88		0.0080	0.0048	404.98		0.0000	0.0000		0.0088	
\$8,000,000	18.03		0.0619	0.0006	4.32		0.0996	0.0029	43.29		0.0070	0.0042	462.84		0.0000	0.0000		0.0077	
\$9,000,000	20.29		0.0551	0.0006	4.86		0.0902	0.0026	48.70		0.0062	0.0037	520.69		0.0000	0.0000		0.0069	
\$10,000,000	22.54		0.0494	0.0005	5.40		0.0829	0.0024	54.11		0.0056	0.0033	578.54		0.0000	0.0000		0.0062	

Death Average Cost Per Case	\$443,672	Target Cost Ratio	0.9860
P.T. Average Cost Per Case	\$1,850,447	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$184,804	Assessment Factor	1.000
T.T. Average Cost Per Case	\$17,285		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O		(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.			
\$10,000	0.02	0.010	0.9836	0.0098	0.00	0.029	0.9957	0.0289	0.05	0.628	0.9526	0.5982	0.56	0.235	0.6087	0.1430	0.098	0.7799	0.9860	
\$15,000	0.03		0.9759	0.0098	0.01		0.9935	0.0288	0.07		0.9303	0.5842	0.84		0.5021	0.1180		0.7408		
\$20,000	0.04		0.9684	0.0097	0.01		0.9913	0.0287	0.10		0.9089	0.5708	1.12		0.4240	0.0996		0.7088		
\$25,000	0.05		0.9610	0.0096	0.01		0.9892	0.0287	0.12		0.8882	0.5578	1.40		0.3641	0.0856		0.6817		
\$30,000	0.06		0.9537	0.0095	0.01		0.9870	0.0286	0.15		0.8683	0.5453	1.68		0.3168	0.0744		0.6578		
\$35,000	0.07		0.9465	0.0095	0.02		0.9849	0.0286	0.17		0.8491	0.5332	1.96		0.2787	0.0655		0.6368		
\$40,000	0.08		0.9394	0.0094	0.02		0.9827	0.0285	0.20		0.8304	0.5215	2.24		0.2474	0.0581		0.6175		
\$50,000	0.11		0.9254	0.0093	0.02		0.9784	0.0284	0.25		0.7948	0.4991	2.80		0.1990	0.0468		0.5836		
\$75,000	0.16		0.8911	0.0089	0.03		0.9678	0.0281	0.37		0.7139	0.4483	4.20		0.1229	0.0289		0.5142		
\$100,000	0.21		0.8576	0.0086	0.05		0.9571	0.0278	0.49		0.6424	0.4034	5.60		0.0771	0.0181		0.4579		
\$125,000	0.26		0.8252	0.0083	0.06		0.9465	0.0274	0.62		0.5789	0.3635	7.00		0.0478	0.0112		0.4104		
\$150,000	0.32		0.7941	0.0079	0.07		0.9360	0.0271	0.74		0.5225	0.3281	8.40		0.0298	0.0070		0.3701		
\$175,000	0.37		0.7646	0.0076	0.08		0.9257	0.0268	0.86		0.4726	0.2968	9.80		0.0195	0.0046		0.3358		
\$200,000	0.42		0.7365	0.0074	0.09		0.9155	0.0266	0.99		0.4287	0.2693	11.20		0.0138	0.0032		0.3065		
\$225,000	0.47		0.7098	0.0071	0.10		0.9056	0.0263	1.11		0.3902	0.2451	12.60		0.0105	0.0025		0.2810		
\$250,000	0.53		0.6841	0.0068	0.11		0.8957	0.0260	1.23		0.3564	0.2238	14.00		0.0082	0.0019		0.2585		
\$275,000	0.58		0.6594	0.0066	0.13		0.8860	0.0257	1.36		0.3265	0.2050	15.40		0.0064	0.0015		0.2388		
\$300,000	0.63		0.6356	0.0064	0.14		0.8764	0.0254	1.48		0.2999	0.1884	16.80		0.0051	0.0012		0.2214		
\$325,000	0.69		0.6128	0.0061	0.15		0.8667	0.0251	1.60		0.2764	0.1736	18.20		0.0042	0.0010		0.2058		
\$350,000	0.74		0.5910	0.0059	0.16		0.8573	0.0249	1.73		0.2555	0.1605	19.60		0.0035	0.0008		0.1921		
\$375,000	0.79		0.5703	0.0057	0.17		0.8480	0.0246	1.85		0.2371	0.1489	21.00		0.0029	0.0007		0.1799		
\$400,000	0.84		0.5504	0.0055	0.18		0.8389	0.0243	1.97		0.2209	0.1387	22.39		0.0024	0.0006		0.1691		
\$425,000	0.90		0.5314	0.0053	0.20		0.8296	0.0241	2.10		0.2062	0.1295	23.79		0.0021	0.0005		0.1594		
\$450,000	0.95		0.5133	0.0051	0.21		0.8206	0.0238	2.22		0.1929	0.1211	25.19		0.0018	0.0004		0.1504		
\$475,000	1.00		0.4964	0.0050	0.22		0.8116	0.0235	2.34		0.1811	0.1138	26.59		0.0013	0.0003		0.1426		
\$500,000	1.06		0.4809	0.0048	0.23		0.8028	0.0233	2.47		0.1706	0.1071	27.99		0.0010	0.0002		0.1354		
\$600,000	1.27		0.4292	0.0043	0.28		0.7684	0.0223	2.96		0.1379	0.0866	33.59		0.0006	0.0001		0.1133		
\$700,000	1.48		0.3895	0.0039	0.32		0.7354	0.0213	3.45		0.1153	0.0724	39.19		0.0004	0.0001		0.0977		
\$800,000	1.69		0.3578	0.0036	0.37		0.7038	0.0204	3.95		0.0987	0.0620	44.79		0.0002	0.0001		0.0861		
\$900,000	1.90		0.3318	0.0033	0.41		0.6738	0.0195	4.44		0.0861	0.0541	50.39		0.0002	0.0000		0.0769		
\$1,000,000	2.11		0.3100	0.0031	0.46		0.6454	0.0187	4.93		0.0762	0.0479	55.99		0.0001	0.0000		0.0697		
\$2,000,000	4.22		0.1951	0.0020	0.92		0.4354	0.0126	9.87		0.0344	0.0216	111.97		0.0000	0.0000		0.0362		
\$3,000,000	6.33		0.1464	0.0015	1.38		0.3135	0.0091	14.80		0.0218	0.0137	167.96		0.0000	0.0000		0.0243		
\$4,000,000	8.44		0.1180	0.0012	1.84		0.2379	0.0069	19.73		0.0158	0.0099	223.95		0.0000	0.0000		0.0180		
\$5,000,000	10.55		0.0990	0.0010	2.30		0.1886	0.0055	24.66		0.0124	0.0078	279.93		0.0000	0.0000		0.0143		
\$6,000,000	12.66		0.0851	0.0009	2.76		0.1553	0.0045	29.60		0.0103	0.0064	335.92		0.0000	0.0000		0.0118		
\$7,000,000	14.77		0.0745	0.0007	3.22		0.1321	0.0038	34.53		0.0088	0.0055	391.91		0.0000	0.0000		0.0100		
\$8,000,000	16.88		0.0659	0.0007	3.68		0.1156	0.0034	39.46		0.0076	0.0048	447.89		0.0000	0.0000		0.0089		
\$9,000,000	18.99		0.0589	0.0006	4.13		0.1036	0.0030	44.40		0.0068	0.0043	503.88		0.0000	0.0000		0.0079		
\$10,000,000	21.10		0.0529	0.0005	4.59		0.0945	0.0027	49.33		0.0061	0.0038	559.87		0.0000	0.0000		0.0070		

Death Average Cost Per Case	\$473,861
P.T. Average Cost Per Case	\$2,176,757
P.P Average Cost Per Case	\$202,725
T.T. Average Cost Per Case	\$17,861

Target Cost Ratio	0.9860
Loss Adjustment Expense Assessment Factor	1.000
	1.000

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.018	0.9846	0.0177	0.00	0.045	0.9963	0.0448	0.04	0.614	0.9566	0.5873	0.54	0.244	0.6169	0.1505	0.078	0.8003	0.9860
\$15,000	0.03		0.9774	0.0176	0.01		0.9945	0.0448	0.07		0.9361	0.5748	0.81		0.5109	0.1247		0.7619	
\$20,000	0.04		0.9703	0.0175	0.01		0.9926	0.0447	0.09		0.9164	0.5626	1.08		0.4329	0.1056		0.7304	
\$25,000	0.05		0.9634	0.0173	0.01		0.9908	0.0446	0.11		0.8973	0.5509	1.35		0.3728	0.0910		0.7038	
\$30,000	0.06		0.9565	0.0172	0.01		0.9890	0.0445	0.13		0.8788	0.5396	1.63		0.3251	0.0793		0.6806	
\$35,000	0.07		0.9497	0.0171	0.01		0.9871	0.0444	0.16		0.8609	0.5286	1.90		0.2866	0.0699		0.6600	
\$40,000	0.08		0.9430	0.0170	0.02		0.9853	0.0443	0.18		0.8436	0.5179	2.17		0.2549	0.0622		0.6414	
\$50,000	0.10		0.9298	0.0167	0.02		0.9817	0.0442	0.22		0.8103	0.4975	2.71		0.2058	0.0502		0.6086	
\$75,000	0.15		0.8976	0.0162	0.03		0.9726	0.0438	0.34		0.7343	0.4509	4.06		0.1286	0.0314		0.5423	
\$100,000	0.20		0.8661	0.0156	0.04		0.9635	0.0434	0.45		0.6667	0.4094	5.42		0.0819	0.0200		0.4884	
\$125,000	0.25		0.8354	0.0150	0.05		0.9545	0.0430	0.56		0.6060	0.3721	6.77		0.0517	0.0126		0.4427	
\$150,000	0.30		0.8058	0.0145	0.06		0.9455	0.0425	0.67		0.5515	0.3386	8.13		0.0326	0.0080		0.4036	
\$175,000	0.35		0.7776	0.0140	0.07		0.9366	0.0421	0.79		0.5027	0.3087	9.48		0.0213	0.0052		0.3700	
\$200,000	0.40		0.7507	0.0135	0.08		0.9277	0.0417	0.90		0.4592	0.2819	10.84		0.0150	0.0037		0.3408	
\$225,000	0.44		0.7250	0.0130	0.09		0.9191	0.0414	1.01		0.4205	0.2582	12.19		0.0113	0.0028		0.3154	
\$250,000	0.49		0.7004	0.0126	0.10		0.9105	0.0410	1.12		0.3861	0.2371	13.54		0.0088	0.0022		0.2929	
\$275,000	0.54		0.6766	0.0122	0.11		0.9021	0.0406	1.24		0.3555	0.2183	14.90		0.0070	0.0017		0.2728	
\$300,000	0.59		0.6537	0.0118	0.12		0.8938	0.0402	1.35		0.3282	0.2015	16.25		0.0056	0.0014		0.2549	
\$325,000	0.64		0.6316	0.0114	0.13		0.8855	0.0398	1.46		0.3037	0.1865	17.61		0.0045	0.0011		0.2388	
\$350,000	0.69		0.6104	0.0110	0.14		0.8773	0.0395	1.57		0.2817	0.1730	18.96		0.0038	0.0009		0.2244	
\$375,000	0.74		0.5901	0.0106	0.15		0.8691	0.0391	1.69		0.2620	0.1609	20.32		0.0032	0.0008		0.2114	
\$400,000	0.79		0.5707	0.0103	0.16		0.8610	0.0387	1.80		0.2445	0.1501	21.67		0.0027	0.0006		0.1997	
\$425,000	0.84		0.5520	0.0099	0.17		0.8531	0.0384	1.91		0.2288	0.1405	23.03		0.0023	0.0006		0.1894	
\$450,000	0.89		0.5341	0.0096	0.18		0.8452	0.0380	2.02		0.2147	0.1318	24.38		0.0020	0.0005		0.1799	
\$475,000	0.94		0.5170	0.0093	0.19		0.8375	0.0377	2.14		0.2018	0.1239	25.74		0.0016	0.0004		0.1713	
\$500,000	0.99		0.5009	0.0090	0.20		0.8296	0.0373	2.25		0.1900	0.1167	27.09		0.0013	0.0003		0.1633	
\$600,000	1.19		0.4473	0.0081	0.23		0.7993	0.0360	2.70		0.1536	0.0943	32.51		0.0006	0.0001		0.1385	
\$700,000	1.38		0.4061	0.0073	0.27		0.7700	0.0347	3.15		0.1284	0.0788	37.93		0.0004	0.0001		0.1209	
\$800,000	1.58		0.3732	0.0067	0.31		0.7418	0.0334	3.60		0.1099	0.0675	43.34		0.0002	0.0001		0.1077	
\$900,000	1.78		0.3462	0.0062	0.35		0.7146	0.0322	4.05		0.0958	0.0588	48.76		0.0002	0.0000		0.0972	
\$1,000,000	1.98		0.3235	0.0058	0.39		0.6886	0.0310	4.50		0.0848	0.0521	54.18		0.0001	0.0000		0.0889	
\$2,000,000	3.95		0.2042	0.0037	0.78		0.4863	0.0219	8.99		0.0382	0.0235	108.36		0.0000	0.0000		0.0491	
\$3,000,000	5.93		0.1535	0.0028	1.17		0.3608	0.0162	13.49		0.0241	0.0148	162.54		0.0000	0.0000		0.0338	
\$4,000,000	7.90		0.1241	0.0022	1.56		0.2791	0.0126	17.99		0.0175	0.0108	216.72		0.0000	0.0000		0.0256	
\$5,000,000	9.88		0.1044	0.0019	1.95		0.2236	0.0101	22.48		0.0137	0.0084	270.90		0.0000	0.0000		0.0204	
\$6,000,000	11.86		0.0900	0.0016	2.34		0.1847	0.0083	26.98		0.0113	0.0069	325.08		0.0000	0.0000		0.0168	
\$7,000,000	13.83		0.0789	0.0014	2.73		0.1567	0.0070	31.48		0.0096	0.0059	379.26		0.0000	0.0000		0.0143	
\$8,000,000	15.81		0.0700	0.0013	3.12		0.1361	0.0061	35.97		0.0084	0.0052	433.44		0.0000	0.0000		0.0126	
\$9,000,000	17.78		0.0627	0.0011	3.51		0.1208	0.0054	40.47		0.0074	0.0046	487.62		0.0000	0.0000		0.0111	
\$10,000,000	19.76		0.0566	0.0010	3.91		0.1091	0.0049	44.97		0.0067	0.0041	541.80		0.0000	0.0000		0.0100	

Death Average Cost Per Case	\$506,105
P.T. Average Cost Per Case	\$2,560,610
P.P Average Cost Per Case	\$222,385
T.T. Average Cost Per Case	\$18,457

Target Cost Ratio	0.9860
Loss Adjustment Expense Assessment Factor	1.000
	1.000

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O		(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.			
\$10,000	0.02	0.023	0.9855	0.0227	0.00	0.052	0.9969	0.0518	0.04	0.668	0.9603	0.6415	0.52	0.206	0.6251	0.1288	0.051	0.8448	0.9860	
\$15,000	0.03		0.9787	0.0225	0.00		0.9953	0.0518	0.06		0.9415	0.6289	0.79		0.5198	0.1071		0.8103		
\$20,000	0.04		0.9721	0.0224	0.01		0.9937	0.0517	0.08		0.9233	0.6167	1.05		0.4418	0.0910		0.7818		
\$25,000	0.05		0.9656	0.0222	0.01		0.9922	0.0516	0.10		0.9056	0.6050	1.31		0.3815	0.0786		0.7574		
\$30,000	0.06		0.9591	0.0221	0.01		0.9906	0.0515	0.12		0.8885	0.5935	1.57		0.3336	0.0687		0.7358		
\$35,000	0.06		0.9527	0.0219	0.01		0.9891	0.0514	0.14		0.8719	0.5824	1.84		0.2947	0.0607		0.7164		
\$40,000	0.07		0.9464	0.0218	0.01		0.9875	0.0514	0.16		0.8558	0.5717	2.10		0.2625	0.0541		0.6990		
\$50,000	0.09		0.9340	0.0215	0.02		0.9844	0.0512	0.20		0.8248	0.5509	2.62		0.2127	0.0438		0.6674		
\$75,000	0.14		0.9037	0.0208	0.02		0.9766	0.0508	0.31		0.7536	0.5034	3.93		0.1343	0.0277		0.6027		
\$100,000	0.18		0.8740	0.0201	0.03		0.9689	0.0504	0.41		0.6898	0.4608	5.24		0.0869	0.0179		0.5492		
\$125,000	0.23		0.8451	0.0194	0.04		0.9612	0.0500	0.51		0.6321	0.4222	6.55		0.0557	0.0115		0.5031		
\$150,000	0.28		0.8170	0.0188	0.05		0.9535	0.0496	0.61		0.5797	0.3872	7.86		0.0356	0.0073		0.4629		
\$175,000	0.32		0.7900	0.0182	0.06		0.9459	0.0492	0.72		0.5323	0.3556	9.18		0.0233	0.0048		0.4278		
\$200,000	0.37		0.7642	0.0176	0.07		0.9383	0.0488	0.82		0.4894	0.3269	10.49		0.0163	0.0034		0.3967		
\$225,000	0.42		0.7396	0.0170	0.07		0.9308	0.0484	0.92		0.4509	0.3012	11.80		0.0122	0.0025		0.3691		
\$250,000	0.46		0.7159	0.0165	0.08		0.9234	0.0480	1.02		0.4163	0.2781	13.11		0.0095	0.0020		0.3446		
\$275,000	0.51		0.6932	0.0159	0.09		0.9160	0.0476	1.13		0.3852	0.2573	14.42		0.0076	0.0016		0.3224		
\$300,000	0.55		0.6712	0.0154	0.10		0.9088	0.0473	1.23		0.3573	0.2387	15.73		0.0061	0.0013		0.3027		
\$325,000	0.60		0.6499	0.0149	0.11		0.9017	0.0469	1.33		0.3321	0.2218	17.04		0.0049	0.0010		0.2846		
\$350,000	0.65		0.6293	0.0145	0.12		0.8946	0.0465	1.43		0.3093	0.2066	18.35		0.0041	0.0008		0.2684		
\$375,000	0.69		0.6095	0.0140	0.12		0.8876	0.0462	1.54		0.2886	0.1928	19.66		0.0035	0.0007		0.2537		
\$400,000	0.74		0.5905	0.0136	0.13		0.8806	0.0458	1.64		0.2699	0.1803	20.97		0.0029	0.0006		0.2403		
\$425,000	0.79		0.5723	0.0132	0.14		0.8736	0.0454	1.74		0.2530	0.1690	22.28		0.0025	0.0005		0.2281		
\$450,000	0.83		0.5547	0.0128	0.15		0.8667	0.0451	1.84		0.2378	0.1589	23.59		0.0021	0.0004		0.2172		
\$475,000	0.88		0.5378	0.0124	0.16		0.8598	0.0447	1.95		0.2241	0.1497	24.90		0.0019	0.0004		0.2072		
\$500,000	0.92		0.5216	0.0120	0.17		0.8530	0.0444	2.05		0.2116	0.1414	26.22		0.0015	0.0003		0.1981		
\$600,000	1.11		0.4660	0.0107	0.20		0.8265	0.0430	2.46		0.1712	0.1143	31.46		0.0006	0.0001		0.1681		
\$700,000	1.29		0.4232	0.0097	0.23		0.8007	0.0416	2.87		0.1430	0.0955	36.70		0.0004	0.0001		0.1469		
\$800,000	1.48		0.3891	0.0089	0.27		0.7758	0.0403	3.28		0.1224	0.0818	41.94		0.0002	0.0000		0.1310		
\$900,000	1.66		0.3610	0.0083	0.30		0.7516	0.0391	3.69		0.1067	0.0713	47.19		0.0002	0.0000		0.1187		
\$1,000,000	1.85		0.3375	0.0078	0.33		0.7281	0.0379	4.10		0.0944	0.0631	52.43		0.0001	0.0000		0.1088		
\$2,000,000	3.70		0.2136	0.0049	0.66		0.5369	0.0279	8.20		0.0425	0.0284	104.86		0.0000	0.0000		0.0612		
\$3,000,000	5.55		0.1610	0.0037	1.00		0.4103	0.0213	12.30		0.0268	0.0179	157.29		0.0000	0.0000		0.0429		
\$4,000,000	7.40		0.1304	0.0030	1.33		0.3241	0.0169	16.40		0.0194	0.0130	209.72		0.0000	0.0000		0.0329		
\$5,000,000	9.25		0.1099	0.0025	1.66		0.2632	0.0137	20.50		0.0152	0.0102	262.15		0.0000	0.0000		0.0264		
\$6,000,000	11.10		0.0950	0.0022	1.99		0.2191	0.0114	24.60		0.0125	0.0083	314.58		0.0000	0.0000		0.0219		
\$7,000,000	12.95		0.0835	0.0019	2.32		0.1863	0.0097	28.69		0.0106	0.0071	367.01		0.0000	0.0000		0.0187		
\$8,000,000	14.80		0.0743	0.0017	2.66		0.1616	0.0084	32.79		0.0092	0.0062	419.44		0.0000	0.0000		0.0163		
\$9,000,000	16.65		0.0668	0.0015	2.99		0.1426	0.0074	36.89		0.0082	0.0055	471.88		0.0000	0.0000		0.0144		
\$10,000,000	18.50		0.0604	0.0014	3.32		0.1279	0.0067	40.99		0.0074	0.0049	524.31		0.0000	0.0000		0.0130		

Death Average Cost Per Case	\$540,542
P.T. Average Cost Per Case	\$3,012,152
P.P Average Cost Per Case	\$243,951
T.T. Average Cost Per Case	\$19,073

Target Cost Ratio	0.9860
Loss Adjustment Expense Assessment Factor	1.000
	1.000

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O		(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.			
\$10,000	0.02	0.026	0.9864	0.0256	0.00	0.073	0.9973	0.0728	0.04	0.683	0.9637	0.6582	0.51	0.175	0.6332	0.1108	0.043	0.8674	0.9860	
\$15,000	0.03		0.9800	0.0255	0.00		0.9960	0.0727	0.06		0.9464	0.6464	0.76		0.5286	0.0925		0.8371		
\$20,000	0.03		0.9738	0.0253	0.01		0.9947	0.0726	0.07		0.9296	0.6349	1.01		0.4507	0.0789		0.8117		
\$25,000	0.04		0.9676	0.0252	0.01		0.9933	0.0725	0.09		0.9134	0.6238	1.27		0.3903	0.0683		0.7898		
\$30,000	0.05		0.9616	0.0250	0.01		0.9920	0.0724	0.11		0.8975	0.6130	1.52		0.3421	0.0599		0.7703		
\$35,000	0.06		0.9556	0.0248	0.01		0.9907	0.0723	0.13		0.8821	0.6025	1.78		0.3028	0.0530		0.7526		
\$40,000	0.07		0.9496	0.0247	0.01		0.9894	0.0722	0.15		0.8672	0.5923	2.03		0.2703	0.0473		0.7365		
\$50,000	0.09		0.9380	0.0244	0.01		0.9867	0.0720	0.19		0.8383	0.5725	2.54		0.2197	0.0384		0.7073		
\$75,000	0.13		0.9094	0.0236	0.02		0.9801	0.0715	0.28		0.7717	0.5270	3.81		0.1401	0.0245		0.6466		
\$100,000	0.17		0.8815	0.0229	0.03		0.9735	0.0711	0.37		0.7116	0.4860	5.07		0.0919	0.0161		0.5961		
\$125,000	0.22		0.8542	0.0222	0.04		0.9670	0.0706	0.47		0.6569	0.4486	6.34		0.0599	0.0105		0.5519		
\$150,000	0.26		0.8276	0.0215	0.04		0.9604	0.0701	0.56		0.6068	0.4145	7.61		0.0388	0.0068		0.5129		
\$175,000	0.30		0.8019	0.0208	0.05		0.9539	0.0696	0.65		0.5611	0.3832	8.88		0.0256	0.0045		0.4781		
\$200,000	0.35		0.7772	0.0202	0.06		0.9474	0.0692	0.75		0.5193	0.3547	10.15		0.0178	0.0031		0.4472		
\$225,000	0.39		0.7536	0.0196	0.06		0.9410	0.0687	0.84		0.4812	0.3287	11.42		0.0132	0.0023		0.4193		
\$250,000	0.43		0.7309	0.0190	0.07		0.9346	0.0682	0.93		0.4467	0.3051	12.68		0.0103	0.0018		0.3941		
\$275,000	0.48		0.7091	0.0184	0.08		0.9282	0.0678	1.03		0.4154	0.2837	13.95		0.0082	0.0014		0.3713		
\$300,000	0.52		0.6879	0.0179	0.08		0.9219	0.0673	1.12		0.3870	0.2643	15.22		0.0066	0.0012		0.3507		
\$325,000	0.56		0.6675	0.0174	0.09		0.9157	0.0668	1.21		0.3613	0.2467	16.49		0.0054	0.0009		0.3318		
\$350,000	0.61		0.6476	0.0168	0.10		0.9095	0.0664	1.31		0.3378	0.2307	17.76		0.0045	0.0008		0.3147		
\$375,000	0.65		0.6284	0.0163	0.11		0.9034	0.0660	1.40		0.3165	0.2162	19.03		0.0038	0.0007		0.2992		
\$400,000	0.69		0.6098	0.0159	0.11		0.8974	0.0655	1.49		0.2969	0.2028	20.30		0.0032	0.0006		0.2848		
\$425,000	0.74		0.5920	0.0154	0.12		0.8914	0.0651	1.59		0.2791	0.1906	21.56		0.0027	0.0005		0.2716		
\$450,000	0.78		0.5749	0.0149	0.13		0.8855	0.0646	1.68		0.2628	0.1795	22.83		0.0023	0.0004		0.2594		
\$475,000	0.82		0.5584	0.0145	0.13		0.8795	0.0642	1.77		0.2480	0.1694	24.10		0.0020	0.0004		0.2485		
\$500,000	0.87		0.5424	0.0141	0.14		0.8736	0.0638	1.87		0.2345	0.1602	25.37		0.0018	0.0003		0.2384		
\$600,000	1.04		0.4854	0.0126	0.17		0.8504	0.0621	2.24		0.1906	0.1302	30.44		0.0006	0.0001		0.2050		
\$700,000	1.21		0.4410	0.0115	0.20		0.8278	0.0604	2.62		0.1593	0.1088	35.52		0.0004	0.0001		0.1808		
\$800,000	1.39		0.4056	0.0105	0.23		0.8058	0.0588	2.99		0.1363	0.0931	40.59		0.0002	0.0000		0.1624		
\$900,000	1.56		0.3765	0.0098	0.25		0.7844	0.0573	3.36		0.1189	0.0812	45.66		0.0002	0.0000		0.1483		
\$1,000,000	1.73		0.3520	0.0092	0.28		0.7636	0.0557	3.74		0.1051	0.0718	50.74		0.0001	0.0000		0.1367		
\$2,000,000	3.46		0.2233	0.0058	0.56		0.5862	0.0428	7.47		0.0472	0.0322	101.48		0.0000	0.0000		0.0808		
\$3,000,000	5.20		0.1687	0.0044	0.85		0.4610	0.0337	11.21		0.0297	0.0203	152.21		0.0000	0.0000		0.0584		
\$4,000,000	6.93		0.1370	0.0036	1.13		0.3719	0.0272	14.95		0.0215	0.0147	202.95		0.0000	0.0000		0.0455		
\$5,000,000	8.66		0.1157	0.0030	1.41		0.3069	0.0224	18.68		0.0168	0.0115	253.69		0.0000	0.0000		0.0369		
\$6,000,000	10.39		0.1002	0.0026	1.69		0.2581	0.0188	22.42		0.0138	0.0094	304.43		0.0000	0.0000		0.0308		
\$7,000,000	12.12		0.0883	0.0023	1.98		0.2209	0.0161	26.16		0.0117	0.0080	355.17		0.0000	0.0000		0.0264		
\$8,000,000	13.86		0.0788	0.0020	2.26		0.1921	0.0140	29.89		0.0102	0.0069	405.90		0.0000	0.0000		0.0229		
\$9,000,000	15.59		0.0709	0.0018	2.54		0.1694	0.0124	33.63		0.0090	0.0061	456.64		0.0000	0.0000		0.0203		
\$10,000,000	17.32		0.0643	0.0017	2.82		0.1514	0.0111	37.37		0.0081	0.0055	507.38		0.0000	0.0000		0.0183		

Death Average Cost Per Case	\$577,323
P.T. Average Cost Per Case	\$3,543,319
P.P Average Cost Per Case	\$267,608
T.T. Average Cost Per Case	\$19,709

Target Cost Ratio	0.9860
Loss Adjustment Expense Assessment Factor	1.000
	1.000



PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O		(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.			
\$10,000	0.02	0.045	0.9872	0.0444	0.00	0.100	0.9977	0.0998	0.03	0.685	0.9668	0.6623	0.49	0.132	0.6412	0.0846	0.038	0.8911	0.9860	
\$15,000	0.02		0.9812	0.0442	0.00		0.9966	0.0997	0.05		0.9509	0.6514	0.74		0.5373	0.0709		0.8662		
\$20,000	0.03		0.9754	0.0439	0.00		0.9955	0.0995	0.07		0.9355	0.6408	0.98		0.4596	0.0607		0.8449		
\$25,000	0.04		0.9696	0.0436	0.01		0.9943	0.0994	0.09		0.9205	0.6305	1.23		0.3991	0.0527		0.8262		
\$30,000	0.05		0.9639	0.0434	0.01		0.9932	0.0993	0.10		0.9059	0.6205	1.47		0.3506	0.0463		0.8095		
\$35,000	0.06		0.9582	0.0431	0.01		0.9921	0.0992	0.12		0.8916	0.6108	1.72		0.3110	0.0411		0.7942		
\$40,000	0.06		0.9527	0.0429	0.01		0.9910	0.0991	0.14		0.8777	0.6012	1.96		0.2781	0.0367		0.7799		
\$50,000	0.08		0.9417	0.0424	0.01		0.9887	0.0989	0.17		0.8509	0.5828	2.46		0.2268	0.0299		0.7540		
\$75,000	0.12		0.9148	0.0412	0.02		0.9831	0.0983	0.26		0.7886	0.5402	3.68		0.1460	0.0193		0.6990		
\$100,000	0.16		0.8886	0.0400	0.02		0.9775	0.0977	0.34		0.7322	0.5015	4.91		0.0971	0.0128		0.6520		
\$125,000	0.20		0.8628	0.0388	0.03		0.9719	0.0972	0.43		0.6805	0.4661	6.14		0.0642	0.0085		0.6106		
\$150,000	0.24		0.8377	0.0377	0.04		0.9663	0.0966	0.51		0.6328	0.4335	7.37		0.0421	0.0056		0.5734		
\$175,000	0.28		0.8132	0.0366	0.04		0.9608	0.0961	0.60		0.5889	0.4034	8.59		0.0280	0.0037		0.5398		
\$200,000	0.32		0.7896	0.0355	0.05		0.9552	0.0955	0.68		0.5484	0.3757	9.82		0.0194	0.0026		0.5093		
\$225,000	0.36		0.7670	0.0345	0.05		0.9497	0.0950	0.77		0.5112	0.3502	11.05		0.0143	0.0019		0.4816		
\$250,000	0.41		0.7452	0.0335	0.06		0.9442	0.0944	0.85		0.4770	0.3268	12.28		0.0111	0.0015		0.4562		
\$275,000	0.45		0.7243	0.0326	0.07		0.9387	0.0939	0.94		0.4458	0.3053	13.50		0.0089	0.0012		0.4330		
\$300,000	0.49		0.7040	0.0317	0.07		0.9333	0.0933	1.02		0.4172	0.2858	14.73		0.0072	0.0010		0.4118		
\$325,000	0.53		0.6844	0.0308	0.08		0.9279	0.0928	1.11		0.3911	0.2679	15.96		0.0059	0.0008		0.3923		
\$350,000	0.57		0.6653	0.0299	0.08		0.9225	0.0923	1.19		0.3672	0.2515	17.19		0.0048	0.0006		0.3743		
\$375,000	0.61		0.6467	0.0291	0.09		0.9172	0.0917	1.28		0.3452	0.2365	18.41		0.0041	0.0005		0.3578		
\$400,000	0.65		0.6287	0.0283	0.10		0.9120	0.0912	1.36		0.3251	0.2227	19.64		0.0035	0.0005		0.3427		
\$425,000	0.69		0.6114	0.0275	0.10		0.9068	0.0907	1.45		0.3066	0.2100	20.87		0.0030	0.0004		0.3286		
\$450,000	0.73		0.5946	0.0268	0.11		0.9016	0.0902	1.53		0.2895	0.1983	22.10		0.0025	0.0003		0.3156		
\$475,000	0.77		0.5784	0.0260	0.11		0.8965	0.0896	1.62		0.2737	0.1875	23.32		0.0022	0.0003		0.3034		
\$500,000	0.81		0.5628	0.0253	0.12		0.8914	0.0891	1.70		0.2592	0.1776	24.55		0.0020	0.0003		0.2923		
\$600,000	0.97		0.5056	0.0228	0.14		0.8712	0.0871	2.04		0.2123	0.1454	29.46		0.0006	0.0001		0.2554		
\$700,000	1.14		0.4595	0.0207	0.17		0.8515	0.0851	2.38		0.1775	0.1216	34.37		0.0004	0.0000		0.2274		
\$800,000	1.30		0.4227	0.0190	0.19		0.8323	0.0832	2.73		0.1519	0.1040	39.28		0.0002	0.0000		0.2062		
\$900,000	1.46		0.3925	0.0177	0.22		0.8134	0.0813	3.07		0.1324	0.0907	44.19		0.0002	0.0000		0.1897		
\$1,000,000	1.62		0.3671	0.0165	0.24		0.7950	0.0795	3.41		0.1171	0.0802	49.10		0.0001	0.0000		0.1762		
\$2,000,000	3.24		0.2335	0.0105	0.48		0.6332	0.0633	6.81		0.0525	0.0360	98.20		0.0000	0.0000		0.1098		
\$3,000,000	4.87		0.1767	0.0080	0.72		0.5119	0.0512	10.22		0.0330	0.0226	147.30		0.0000	0.0000		0.0818		
\$4,000,000	6.49		0.1438	0.0065	0.96		0.4218	0.0422	13.63		0.0239	0.0164	196.40		0.0000	0.0000		0.0651		
\$5,000,000	8.11		0.1217	0.0055	1.20		0.3538	0.0354	17.03		0.0186	0.0128	245.50		0.0000	0.0000		0.0537		
\$6,000,000	9.73		0.1056	0.0048	1.44		0.3013	0.0301	20.44		0.0152	0.0104	294.60		0.0000	0.0000		0.0453		
\$7,000,000	11.35		0.0933	0.0042	1.68		0.2602	0.0260	23.85		0.0129	0.0088	343.70		0.0000	0.0000		0.0390		
\$8,000,000	12.97		0.0834	0.0038	1.92		0.2276	0.0228	27.25		0.0112	0.0077	392.80		0.0000	0.0000		0.0343		
\$9,000,000	14.60		0.0753	0.0034	2.16		0.2014	0.0201	30.66		0.0099	0.0068	441.90		0.0000	0.0000		0.0303		
\$10,000,000	16.22		0.0684	0.0031	2.40		0.1801	0.0180	34.06		0.0089	0.0061	491.00		0.0000	0.0000		0.0272		

Death Average Cost Per Case	\$616,606	Target Cost Ratio	0.9860
P.T. Average Cost Per Case	\$4,168,153	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$293,560	Assessment Factor	1.000
T.T. Average Cost Per Case	\$20,366		



PENNSYLVANIA  
 EXCESS LOSS FACTOR STUDY  
 PROPOSED EFFECTIVE DATE: 4/1/10  
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2010 Excess Loss Factors*							2009 Current Excess Loss Factors							Percentage Change						
	A	B	C	D	E	F	G	A	B	C	D	E	F	G	A	B	C	D	E	F	G
\$10,000	0.719	0.755	0.774	0.794	0.838	0.860	0.884	0.702	0.739	0.760	0.786	0.827	0.856	0.873	2.4%	2.2%	1.8%	1.0%	1.3%	0.5%	1.3%
\$15,000	0.672	0.713	0.735	0.756	0.804	0.830	0.859	0.656	0.697	0.721	0.749	0.793	0.826	0.848	2.4%	2.3%	1.9%	0.9%	1.4%	0.5%	1.3%
\$20,000	0.635	0.680	0.704	0.725	0.776	0.805	0.838	0.618	0.663	0.690	0.717	0.765	0.802	0.828	2.8%	2.6%	2.0%	1.1%	1.4%	0.4%	1.2%
\$25,000	0.604	0.651	0.677	0.699	0.752	0.784	0.820	0.588	0.634	0.665	0.692	0.741	0.780	0.811	2.7%	2.7%	1.8%	1.0%	1.5%	0.5%	1.1%
\$30,000	0.578	0.626	0.654	0.676	0.731	0.765	0.803	0.562	0.610	0.641	0.669	0.721	0.761	0.796	2.8%	2.6%	2.0%	1.0%	1.4%	0.5%	0.9%
\$35,000	0.554	0.604	0.633	0.656	0.711	0.747	0.788	0.538	0.588	0.620	0.649	0.701	0.744	0.782	3.0%	2.7%	2.1%	1.1%	1.4%	0.4%	0.8%
\$40,000	0.534	0.584	0.614	0.637	0.694	0.731	0.774	0.519	0.568	0.600	0.632	0.685	0.730	0.768	2.9%	2.8%	2.3%	0.8%	1.3%	0.1%	0.8%
\$50,000	0.498	0.549	0.580	0.605	0.663	0.702	0.748	0.484	0.534	0.569	0.600	0.654	0.701	0.744	2.9%	2.8%	1.9%	0.8%	1.4%	0.1%	0.5%
\$75,000	0.426	0.479	0.512	0.540	0.599	0.643	0.694	0.415	0.467	0.504	0.536	0.593	0.641	0.692	2.7%	2.6%	1.6%	0.7%	1.0%	0.3%	0.3%
\$100,000	0.370	0.422	0.457	0.487	0.547	0.593	0.648	0.363	0.413	0.451	0.484	0.540	0.594	0.649	1.9%	2.2%	1.3%	0.6%	1.3%	-0.2%	-0.2%
\$125,000	0.325	0.375	0.410	0.442	0.501	0.549	0.607	0.321	0.370	0.407	0.443	0.497	0.551	0.610	1.2%	1.4%	0.7%	-0.2%	0.8%	-0.4%	-0.5%
\$150,000	0.288	0.336	0.370	0.403	0.461	0.511	0.570	0.291	0.334	0.372	0.406	0.461	0.514	0.577	-1.0%	0.6%	-0.5%	-0.7%	0.0%	-0.6%	-1.2%
\$175,000	0.258	0.303	0.336	0.370	0.427	0.476	0.537	0.263	0.304	0.340	0.376	0.428	0.482	0.547	-1.9%	-0.3%	-1.2%	-1.6%	-0.2%	-1.2%	-1.8%
\$200,000	0.233	0.276	0.307	0.341	0.396	0.446	0.507	0.240	0.279	0.314	0.349	0.400	0.453	0.519	-2.9%	-1.1%	-2.2%	-2.3%	-1.0%	-1.5%	-2.3%
\$225,000	0.212	0.252	0.282	0.316	0.369	0.418	0.480	0.220	0.256	0.290	0.323	0.374	0.426	0.494	-3.6%	-1.6%	-2.8%	-2.2%	-1.3%	-1.9%	-2.8%
\$250,000	0.193	0.231	0.260	0.294	0.345	0.394	0.455	0.202	0.237	0.269	0.304	0.351	0.403	0.470	-4.5%	-2.5%	-3.3%	-3.3%	-1.7%	-2.2%	-3.2%
\$275,000	0.178	0.213	0.241	0.274	0.323	0.371	0.432	0.187	0.221	0.251	0.284	0.329	0.381	0.450	-4.8%	-3.6%	-4.0%	-3.5%	-1.8%	-2.6%	-4.0%
\$300,000	0.164	0.197	0.223	0.256	0.304	0.351	0.411	0.176	0.207	0.235	0.267	0.312	0.362	0.430	-6.8%	-4.8%	-5.1%	-4.1%	-2.6%	-3.0%	-4.4%
\$325,000	0.152	0.183	0.208	0.241	0.286	0.332	0.392	0.164	0.195	0.221	0.252	0.294	0.342	0.411	-7.3%	-6.2%	-5.9%	-4.4%	-2.7%	-2.9%	-4.6%
\$350,000	0.142	0.171	0.194	0.226	0.270	0.315	0.374	0.153	0.182	0.206	0.238	0.279	0.326	0.394	-7.2%	-6.0%	-5.8%	-5.0%	-3.2%	-3.4%	-5.1%
\$375,000	0.133	0.161	0.182	0.213	0.255	0.300	0.358	0.144	0.171	0.194	0.225	0.265	0.310	0.380	-7.6%	-5.8%	-6.2%	-5.3%	-3.8%	-3.2%	-5.8%
\$400,000	0.125	0.151	0.172	0.202	0.242	0.286	0.343	0.135	0.161	0.184	0.213	0.252	0.297	0.366	-7.4%	-6.2%	-6.5%	-5.2%	-4.0%	-3.7%	-6.3%
\$425,000	0.118	0.142	0.162	0.192	0.230	0.273	0.329	0.128	0.153	0.175	0.202	0.240	0.284	0.353	-7.8%	-7.2%	-7.4%	-5.0%	-4.2%	-3.9%	-6.8%
\$450,000	0.111	0.135	0.153	0.182	0.219	0.261	0.316	0.122	0.144	0.167	0.193	0.229	0.272	0.340	-9.0%	-6.2%	-8.4%	-5.7%	-4.4%	-4.0%	-7.1%
\$475,000	0.106	0.128	0.146	0.174	0.209	0.250	0.304	0.116	0.138	0.158	0.185	0.219	0.261	0.329	-8.6%	-7.2%	-7.6%	-5.9%	-4.6%	-4.2%	-7.6%
\$500,000	0.101	0.122	0.139	0.166	0.200	0.240	0.293	0.112	0.131	0.151	0.178	0.211	0.252	0.319	-9.8%	-6.9%	-7.9%	-6.7%	-5.2%	-4.8%	-8.2%
\$600,000	0.085	0.103	0.117	0.142	0.171	0.207	0.257	0.097	0.113	0.128	0.152	0.181	0.219	0.283	-12.4%	-8.8%	-8.6%	-6.6%	-5.5%	-5.5%	-9.2%
\$700,000	0.074	0.090	0.101	0.124	0.150	0.183	0.229	0.085	0.099	0.113	0.134	0.160	0.193	0.256	-12.9%	-9.1%	-10.6%	-7.5%	-6.3%	-5.2%	-10.5%
\$800,000	0.066	0.080	0.090	0.111	0.134	0.165	0.208	0.076	0.089	0.101	0.120	0.143	0.176	0.236	-13.2%	-10.1%	-10.9%	-7.5%	-6.3%	-6.2%	-11.9%
\$900,000	0.060	0.072	0.081	0.101	0.122	0.151	0.192	0.069	0.081	0.092	0.110	0.130	0.160	0.218	-13.0%	-11.1%	-12.0%	-8.2%	-6.2%	-5.6%	-11.9%
\$1,000,000	0.0542	0.0654	0.0737	0.0927	0.1123	0.1398	0.1787	0.0633	0.0738	0.0842	0.1007	0.1205	0.1481	0.2045	-14.4%	-11.4%	-12.5%	-7.9%	-6.8%	-5.6%	-12.6%
\$2,000,000	0.0299	0.0362	0.0407	0.0534	0.0653	0.0847	0.1133	0.0362	0.0422	0.0480	0.0587	0.0710	0.0897	0.1329	-17.4%	-14.2%	-15.2%	-9.0%	-8.0%	-5.6%	-14.7%
\$3,000,000	0.0215	0.0256	0.0290	0.0383	0.0473	0.0626	0.0857	0.0262	0.0303	0.0345	0.0426	0.0516	0.0660	0.1008	-17.9%	-15.5%	-15.9%	-10.1%	-8.3%	-5.2%	-15.0%
\$4,000,000	0.0171	0.0203	0.0227	0.0302	0.0374	0.0499	0.0692	0.0209	0.0240	0.0274	0.0336	0.0409	0.0525	0.0812	-18.2%	-15.4%	-17.2%	-10.1%	-8.6%	-5.0%	-14.8%
\$5,000,000	0.0145	0.0170	0.0191	0.0251	0.0310	0.0414	0.0579	0.0177	0.0202	0.0228	0.0280	0.0339	0.0434	0.0678	-18.1%	-15.8%	-16.2%	-10.4%	-8.6%	-4.6%	-14.6%
\$6,000,000	0.0120	0.0150	0.0166	0.0216	0.0266	0.0354	0.0497	0.0156	0.0177	0.0198	0.0241	0.0291	0.0372	0.0579	-23.1%	-15.3%	-16.2%	-10.4%	-8.6%	-4.8%	-14.2%
\$7,000,000	0.0104	0.0131	0.0149	0.0191	0.0234	0.0310	0.0435	0.0138	0.0159	0.0177	0.0214	0.0256	0.0327	0.0505	-24.6%	-17.6%	-15.8%	-10.7%	-8.6%	-5.2%	-13.9%
\$8,000,000	0.0092	0.0114	0.0132	0.0174	0.0211	0.0276	0.0388	0.0125	0.0146	0.0162	0.0194	0.0231	0.0293	0.0448	-26.4%	-21.9%	-18.5%	-10.3%	-8.7%	-5.8%	-13.4%
\$9,000,000	0.0083	0.0102	0.0117	0.0159	0.0192	0.0250	0.0349	0.0113	0.0132	0.0150	0.0179	0.0211	0.0265	0.0404	-26.5%	-22.7%	-22.0%	-11.2%	-9.0%	-5.7%	-13.6%
\$10,000,000	0.0074	0.0092	0.0104	0.0149	0.0178	0.0230	0.0318	0.0104	0.0122	0.0140	0.0166	0.0196	0.0244	0.0368	-28.8%	-24.6%	-25.7%	-10.2%	-9.2%	-5.7%	-13.6%

\* Adjusted

Exhibit I		Adjusted Average Cost Per Case by Injury Types for Each Hazard Group			
I. *	Injury Type	Average Cost Per Case			
	Fatal	525,787			
	P.T.	2,725,156			
	PP	219,920			
	T.T.	18,312			
II.**	Injury Type	I	II	III	IV
	Fatal	436,605	486,960	554,004	616,606
	P.T.	1,753,359	2,306,993	3,221,399	4,168,153
	PP	182,608	207,812	251,967	293,560
	T.T.	17,161	18,029	19,271	20,366

Exhibit II

Combined Injury Weights						
Hazard Group 1			Hazard Group 2			
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	
Death	16,618,814	0.010	Death	46,748,155	0.012	
P.T.	46,440,749	0.028	P.T.	129,191,615	0.034	
PP	961,464,216	0.588	PP	2,379,859,761	0.624	
T.T.	437,935,210	0.268	T.T.	907,133,835	0.238	
Medical Only	174,004,877	0.106	Medical Only	351,420,348	0.092	
Total	1,636,463,866		Total	3,814,353,714		
Hazard Group 3			Hazard Group 4			
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	
Death	84,762,644	0.024	Death	12,948,729	0.045	
P.T.	212,612,355	0.060	P.T.	29,177,069	0.100	
PP	2,402,507,408	0.673	PP	199,033,551	0.685	
T.T.	696,441,314	0.195	T.T.	38,288,998	0.132	
Medical Only	172,092,267	0.048	Medical Only	10,935,745	0.038	
Total	3,568,415,987		Total	290,384,092		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group 1

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.010	0.9823	0.0098	0.01	0.028	0.9946	0.0278	0.05	0.588	0.9476	0.5572	0.58	0.268	0.5985	0.1604	0.106	0.7552	0.9860
\$15,000	0.03		0.9740	0.0097	0.01		0.9919	0.0278	0.08		0.9231	0.5428	0.87		0.4913	0.1317		0.7120	
\$20,000	0.05		0.9659	0.0097	0.01		0.9893	0.0277	0.11		0.8997	0.5290	1.17		0.4131	0.1107		0.6771	
\$25,000	0.06		0.9579	0.0096	0.01		0.9866	0.0276	0.14		0.8772	0.5158	1.46		0.3535	0.0947		0.6477	
\$30,000	0.07		0.9500	0.0095	0.02		0.9839	0.0275	0.16		0.8555	0.5031	1.75		0.3067	0.0822		0.6223	
\$35,000	0.08		0.9423	0.0094	0.02		0.9813	0.0275	0.19		0.8346	0.4908	2.04		0.2691	0.0721		0.5998	
\$40,000	0.09		0.9346	0.0093	0.02		0.9786	0.0274	0.22		0.8145	0.4789	2.33		0.2383	0.0639		0.5795	
\$50,000	0.11		0.9195	0.0092	0.03		0.9733	0.0273	0.27		0.7760	0.4563	2.91		0.1908	0.0511		0.5439	
\$75,000	0.17		0.8824	0.0088	0.04		0.9600	0.0269	0.41		0.6893	0.4053	4.37		0.1161	0.0311		0.4721	
\$100,000	0.23		0.8464	0.0085	0.06		0.9469	0.0265	0.55		0.6135	0.3607	5.83		0.0714	0.0191		0.4148	
\$125,000	0.29		0.8118	0.0081	0.07		0.9339	0.0261	0.68		0.5470	0.3216	7.28		0.0433	0.0116		0.3674	
\$150,000	0.34		0.7788	0.0078	0.09		0.9211	0.0258	0.82		0.4888	0.2874	8.74		0.0267	0.0072		0.3282	
\$175,000	0.40		0.7477	0.0075	0.10		0.9086	0.0254	0.96		0.4383	0.2577	10.20		0.0175	0.0047		0.2953	
\$200,000	0.46		0.7182	0.0072	0.11		0.8964	0.0251	1.10		0.3946	0.2320	11.65		0.0125	0.0034		0.2677	
\$225,000	0.52		0.6900	0.0069	0.13		0.8843	0.0248	1.23		0.3567	0.2097	13.11		0.0095	0.0026		0.2440	
\$250,000	0.57		0.6630	0.0066	0.14		0.8724	0.0244	1.37		0.3236	0.1903	14.57		0.0074	0.0020		0.2233	
\$275,000	0.63		0.6370	0.0064	0.16		0.8605	0.0241	1.51		0.2947	0.1733	16.02		0.0058	0.0016		0.2054	
\$300,000	0.69		0.6123	0.0061	0.17		0.8489	0.0238	1.64		0.2694	0.1584	17.48		0.0046	0.0012		0.1895	
\$325,000	0.74		0.5887	0.0059	0.19		0.8376	0.0235	1.78		0.2473	0.1454	18.94		0.0038	0.0010		0.1758	
\$350,000	0.80		0.5664	0.0057	0.20		0.8262	0.0231	1.92		0.2281	0.1341	20.40		0.0032	0.0008		0.1637	
\$375,000	0.86		0.5450	0.0055	0.21		0.8150	0.0228	2.05		0.2111	0.1242	21.85		0.0026	0.0007		0.1532	
\$400,000	0.92		0.5246	0.0052	0.23		0.8040	0.0225	2.19		0.1959	0.1152	23.31		0.0022	0.0006		0.1435	
\$425,000	0.97		0.5055	0.0051	0.24		0.7931	0.0222	2.33		0.1826	0.1073	24.77		0.0019	0.0005		0.1351	
\$450,000	1.03		0.4880	0.0049	0.26		0.7824	0.0219	2.46		0.1708	0.1004	26.22		0.0015	0.0004		0.1276	
\$475,000	1.09		0.4719	0.0047	0.27		0.7719	0.0216	2.60		0.1603	0.0943	27.68		0.0013	0.0004		0.1210	
\$500,000	1.15		0.4570	0.0046	0.29		0.7614	0.0213	2.74		0.1510	0.0888	29.14		0.0011	0.0003		0.1150	
\$600,000	1.37		0.4077	0.0041	0.34		0.7210	0.0202	3.29		0.1221	0.0718	34.96		0.0006	0.0002		0.0963	
\$700,000	1.60		0.3698	0.0037	0.40		0.6829	0.0191	3.83		0.1021	0.0600	40.79		0.0004	0.0001		0.0829	
\$800,000	1.83		0.3396	0.0034	0.46		0.6473	0.0181	4.38		0.0874	0.0514	46.62		0.0003	0.0001		0.0730	
\$900,000	2.06		0.3148	0.0031	0.51		0.6140	0.0172	4.93		0.0763	0.0448	52.44		0.0002	0.0000		0.0651	
\$1,000,000	2.29		0.2939	0.0029	0.57		0.5831	0.0163	5.48		0.0675	0.0397	58.27		0.0001	0.0000		0.0589	
\$2,000,000	4.58		0.1843	0.0018	1.14		0.3688	0.0103	10.95		0.0305	0.0180	116.54		0.0000	0.0000		0.0301	
\$3,000,000	6.87		0.1378	0.0014	1.71		0.2555	0.0072	16.43		0.0194	0.0114	174.81		0.0000	0.0000		0.0200	
\$4,000,000	9.16		0.1108	0.0011	2.28		0.1900	0.0053	21.90		0.0141	0.0083	233.09		0.0000	0.0000		0.0147	
\$5,000,000	11.45		0.0926	0.0009	2.85		0.1498	0.0042	27.38		0.0111	0.0066	291.36		0.0000	0.0000		0.0117	
\$6,000,000	13.74		0.0794	0.0008	3.42		0.1241	0.0035	32.86		0.0092	0.0054	349.63		0.0000	0.0000		0.0097	
\$7,000,000	16.03		0.0691	0.0007	3.99		0.1069	0.0030	38.33		0.0079	0.0046	407.90		0.0000	0.0000		0.0083	
\$8,000,000	18.32		0.0610	0.0006	4.56		0.0951	0.0027	43.81		0.0069	0.0040	466.17		0.0000	0.0000		0.0073	
\$9,000,000	20.61		0.0542	0.0005	5.13		0.0864	0.0024	49.29		0.0061	0.0036	524.44		0.0000	0.0000		0.0065	
\$10,000,000	22.90		0.0485	0.0005	5.70		0.0795	0.0022	54.76		0.0055	0.0032	582.72		0.0000	0.0000		0.0059	

Death Average Cost Per Case	\$436,605
P.T. Average Cost Per Case	\$1,753,359
P.P Average Cost Per Case	\$182,608
T.T. Average Cost Per Case	\$17,161

Target Cost Ratio	0.9860
Loss Adjustment Expense	1.000
Assessment Factor	1.000

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group 2

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.012	0.9840	0.0118	0.00	0.034	0.9959	0.0339	0.05	0.624	0.9537	0.5951	0.55	0.238	0.6110	0.1454	0.092	0.7862	0.9860
\$15,000	0.03		0.9765	0.0117	0.01		0.9939	0.0338	0.07		0.9319	0.5815	0.83		0.5046	0.1201		0.7471	
\$20,000	0.04		0.9692	0.0116	0.01		0.9918	0.0337	0.10		0.9109	0.5684	1.11		0.4265	0.1015		0.7152	
\$25,000	0.05		0.9620	0.0115	0.01		0.9898	0.0337	0.12		0.8907	0.5558	1.39		0.3665	0.0872		0.6882	
\$30,000	0.06		0.9549	0.0115	0.01		0.9878	0.0336	0.14		0.8712	0.5436	1.66		0.3192	0.0760		0.6647	
\$35,000	0.07		0.9479	0.0114	0.02		0.9857	0.0335	0.17		0.8523	0.5319	1.94		0.2809	0.0669		0.6437	
\$40,000	0.08		0.9410	0.0113	0.02		0.9837	0.0334	0.19		0.8340	0.5204	2.22		0.2495	0.0594		0.6245	
\$50,000	0.10		0.9273	0.0111	0.02		0.9797	0.0333	0.24		0.7991	0.4986	2.77		0.2009	0.0478		0.5908	
\$75,000	0.15		0.8938	0.0107	0.03		0.9696	0.0330	0.36		0.7195	0.4489	4.16		0.1245	0.0296		0.5222	
\$100,000	0.21		0.8612	0.0103	0.04		0.9595	0.0326	0.48		0.6490	0.4050	5.55		0.0785	0.0187		0.4666	
\$125,000	0.26		0.8295	0.0100	0.05		0.9495	0.0323	0.60		0.5863	0.3658	6.93		0.0489	0.0116		0.4197	
\$150,000	0.31		0.7990	0.0096	0.07		0.9396	0.0319	0.72		0.5303	0.3309	8.32		0.0306	0.0073		0.3797	
\$175,000	0.36		0.7700	0.0092	0.08		0.9298	0.0316	0.84		0.4807	0.3000	9.71		0.0200	0.0048		0.3456	
\$200,000	0.41		0.7425	0.0089	0.09		0.9201	0.0313	0.96		0.4369	0.2726	11.09		0.0141	0.0034		0.3162	
\$225,000	0.46		0.7162	0.0086	0.10		0.9106	0.0310	1.08		0.3983	0.2485	12.48		0.0107	0.0025		0.2906	
\$250,000	0.51		0.6909	0.0083	0.11		0.9013	0.0306	1.20		0.3643	0.2273	13.87		0.0084	0.0020		0.2682	
\$275,000	0.56		0.6666	0.0080	0.12		0.8920	0.0303	1.32		0.3342	0.2085	15.25		0.0066	0.0016		0.2484	
\$300,000	0.62		0.6432	0.0077	0.13		0.8829	0.0300	1.44		0.3074	0.1918	16.64		0.0052	0.0012		0.2307	
\$325,000	0.67		0.6206	0.0074	0.14		0.8738	0.0297	1.56		0.2836	0.1769	18.03		0.0043	0.0010		0.2150	
\$350,000	0.72		0.5991	0.0072	0.15		0.8647	0.0294	1.68		0.2624	0.1637	19.41		0.0036	0.0009		0.2012	
\$375,000	0.77		0.5785	0.0069	0.16		0.8558	0.0291	1.80		0.2436	0.1520	20.80		0.0030	0.0007		0.1887	
\$400,000	0.82		0.5589	0.0067	0.17		0.8471	0.0288	1.92		0.2270	0.1416	22.19		0.0025	0.0006		0.1777	
\$425,000	0.87		0.5400	0.0065	0.18		0.8385	0.0285	2.05		0.2121	0.1324	23.57		0.0021	0.0005		0.1679	
\$450,000	0.92		0.5219	0.0063	0.20		0.8298	0.0282	2.17		0.1986	0.1239	24.96		0.0019	0.0004		0.1588	
\$475,000	0.98		0.5049	0.0061	0.21		0.8212	0.0279	2.29		0.1865	0.1164	26.35		0.0014	0.0003		0.1507	
\$500,000	1.03		0.4891	0.0059	0.22		0.8128	0.0276	2.41		0.1756	0.1096	27.73		0.0011	0.0003		0.1434	
\$600,000	1.23		0.4366	0.0052	0.26		0.7799	0.0265	2.89		0.1420	0.0886	33.28		0.0006	0.0002		0.1205	
\$700,000	1.44		0.3963	0.0048	0.30		0.7482	0.0254	3.37		0.1186	0.0740	38.83		0.0004	0.0001		0.1043	
\$800,000	1.64		0.3641	0.0044	0.35		0.7179	0.0244	3.85		0.1016	0.0634	44.37		0.0003	0.0001		0.0923	
\$900,000	1.85		0.3377	0.0041	0.39		0.6888	0.0234	4.33		0.0886	0.0553	49.92		0.0002	0.0000		0.0828	
\$1,000,000	2.05		0.3155	0.0038	0.43		0.6612	0.0225	4.81		0.0784	0.0489	55.47		0.0001	0.0000		0.0752	
\$2,000,000	4.11		0.1988	0.0024	0.87		0.4536	0.0154	9.62		0.0354	0.0221	110.93		0.0000	0.0000		0.0399	
\$3,000,000	6.16		0.1493	0.0018	1.30		0.3301	0.0112	14.44		0.0224	0.0140	166.40		0.0000	0.0000		0.0270	
\$4,000,000	8.21		0.1205	0.0014	1.73		0.2522	0.0086	19.25		0.0163	0.0102	221.86		0.0000	0.0000		0.0202	
\$5,000,000	10.27		0.1012	0.0012	2.17		0.2006	0.0068	24.06		0.0128	0.0080	277.33		0.0000	0.0000		0.0160	
\$6,000,000	12.32		0.0871	0.0010	2.60		0.1652	0.0056	28.87		0.0105	0.0066	332.80		0.0000	0.0000		0.0132	
\$7,000,000	14.37		0.0763	0.0009	3.03		0.1403	0.0048	33.68		0.0090	0.0056	388.26		0.0000	0.0000		0.0113	
\$8,000,000	16.43		0.0676	0.0008	3.47		0.1224	0.0042	38.50		0.0078	0.0049	443.73		0.0000	0.0000		0.0099	
\$9,000,000	18.48		0.0605	0.0007	3.90		0.1093	0.0037	43.31		0.0070	0.0043	499.20		0.0000	0.0000		0.0087	
\$10,000,000	20.54		0.0544	0.0007	4.33		0.0993	0.0034	48.12		0.0063	0.0039	554.66		0.0000	0.0000		0.0080	

Death Average Cost Per Case	\$486,960
P.T. Average Cost Per Case	\$2,306,993
P.P Average Cost Per Case	\$207,812
T.T. Average Cost Per Case	\$18,029

Target Cost Ratio	0.9860
Loss Adjustment Expense	1.000
Assessment Factor	1.000

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group 3

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.024	0.9858	0.0237	0.00	0.060	0.9971	0.0598	0.04	0.673	0.9615	0.6471	0.52	0.195	0.6277	0.1224	0.048	0.8530	0.9860
\$15,000	0.03		0.9792	0.0235	0.00		0.9956	0.0597	0.06		0.9432	0.6348	0.78		0.5225	0.1019		0.8199	
\$20,000	0.04		0.9727	0.0233	0.01		0.9941	0.0596	0.08		0.9255	0.6229	1.04		0.4446	0.0867		0.7925	
\$25,000	0.05		0.9663	0.0232	0.01		0.9927	0.0596	0.10		0.9084	0.6114	1.30		0.3843	0.0749		0.7691	
\$30,000	0.05		0.9600	0.0230	0.01		0.9912	0.0595	0.12		0.8918	0.6002	1.56		0.3362	0.0656		0.7483	
\$35,000	0.06		0.9538	0.0229	0.01		0.9898	0.0594	0.14		0.8756	0.5893	1.82		0.2972	0.0580		0.7296	
\$40,000	0.07		0.9477	0.0227	0.01		0.9883	0.0593	0.16		0.8598	0.5787	2.08		0.2650	0.0517		0.7124	
\$50,000	0.09		0.9355	0.0225	0.02		0.9854	0.0591	0.20		0.8296	0.5583	2.59		0.2149	0.0419		0.6818	
\$75,000	0.14		0.9059	0.0217	0.02		0.9782	0.0587	0.30		0.7600	0.5115	3.89		0.1361	0.0265		0.6184	
\$100,000	0.18		0.8769	0.0210	0.03		0.9709	0.0583	0.40		0.6975	0.4694	5.19		0.0885	0.0173		0.5660	
\$125,000	0.23		0.8485	0.0204	0.04		0.9637	0.0578	0.50		0.6409	0.4313	6.49		0.0570	0.0111		0.5206	
\$150,000	0.27		0.8210	0.0197	0.05		0.9565	0.0574	0.60		0.5893	0.3966	7.78		0.0366	0.0071		0.4808	
\$175,000	0.32		0.7945	0.0191	0.05		0.9494	0.0570	0.69		0.5424	0.3651	9.08		0.0240	0.0047		0.4459	
\$200,000	0.36		0.7691	0.0185	0.06		0.9423	0.0565	0.79		0.4999	0.3364	10.38		0.0167	0.0033		0.4147	
\$225,000	0.41		0.7449	0.0179	0.07		0.9352	0.0561	0.89		0.4615	0.3106	11.68		0.0125	0.0024		0.3870	
\$250,000	0.45		0.7216	0.0173	0.08		0.9282	0.0557	0.99		0.4269	0.2873	12.97		0.0098	0.0019		0.3622	
\$275,000	0.50		0.6992	0.0168	0.09		0.9213	0.0553	1.09		0.3957	0.2663	14.27		0.0078	0.0015		0.3399	
\$300,000	0.54		0.6775	0.0163	0.09		0.9144	0.0549	1.19		0.3676	0.2474	15.57		0.0062	0.0012		0.3198	
\$325,000	0.59		0.6565	0.0158	0.10		0.9077	0.0545	1.29		0.3422	0.2303	16.86		0.0051	0.0010		0.3016	
\$350,000	0.63		0.6362	0.0153	0.11		0.9010	0.0541	1.39		0.3192	0.2148	18.16		0.0042	0.0008		0.2850	
\$375,000	0.68		0.6166	0.0148	0.12		0.8944	0.0537	1.49		0.2982	0.2007	19.46		0.0036	0.0007		0.2699	
\$400,000	0.72		0.5978	0.0143	0.12		0.8878	0.0533	1.59		0.2792	0.1879	20.76		0.0030	0.0006		0.2561	
\$425,000	0.77		0.5797	0.0139	0.13		0.8813	0.0529	1.69		0.2620	0.1763	22.05		0.0025	0.0005		0.2436	
\$450,000	0.81		0.5623	0.0135	0.14		0.8748	0.0525	1.79		0.2463	0.1658	23.35		0.0022	0.0004		0.2322	
\$475,000	0.86		0.5456	0.0131	0.15		0.8683	0.0521	1.89		0.2323	0.1563	24.65		0.0019	0.0004		0.2219	
\$500,000	0.90		0.5294	0.0127	0.16		0.8618	0.0517	1.98		0.2195	0.1477	25.95		0.0016	0.0003		0.2124	
\$600,000	1.08		0.4732	0.0114	0.19		0.8369	0.0502	2.38		0.1778	0.1196	31.13		0.0006	0.0001		0.1813	
\$700,000	1.26		0.4298	0.0103	0.22		0.8123	0.0487	2.78		0.1485	0.0999	36.32		0.0004	0.0001		0.1590	
\$800,000	1.44		0.3952	0.0095	0.25		0.7887	0.0473	3.18		0.1271	0.0855	41.51		0.0003	0.0001		0.1424	
\$900,000	1.62		0.3667	0.0088	0.28		0.7656	0.0459	3.57		0.1108	0.0746	46.70		0.0002	0.0000		0.1293	
\$1,000,000	1.81		0.3429	0.0082	0.31		0.7432	0.0446	3.97		0.0980	0.0660	51.89		0.0001	0.0000		0.1188	
\$2,000,000	3.61		0.2172	0.0052	0.62		0.5575	0.0334	7.94		0.0441	0.0296	103.78		0.0000	0.0000		0.0682	
\$3,000,000	5.42		0.1638	0.0039	0.93		0.4311	0.0259	11.91		0.0278	0.0187	155.67		0.0000	0.0000		0.0485	
\$4,000,000	7.22		0.1328	0.0032	1.24		0.3436	0.0206	15.88		0.0201	0.0135	207.57		0.0000	0.0000		0.0373	
\$5,000,000	9.03		0.1121	0.0027	1.55		0.2808	0.0168	19.84		0.0157	0.0106	259.46		0.0000	0.0000		0.0301	
\$6,000,000	10.83		0.0969	0.0023	1.86		0.2347	0.0141	23.81		0.0129	0.0087	311.35		0.0000	0.0000		0.0251	
\$7,000,000	12.64		0.0853	0.0020	2.17		0.2000	0.0120	27.78		0.0110	0.0074	363.24		0.0000	0.0000		0.0214	
\$8,000,000	14.44		0.0760	0.0018	2.48		0.1736	0.0104	31.75		0.0095	0.0064	415.13		0.0000	0.0000		0.0186	
\$9,000,000	16.25		0.0683	0.0016	2.79		0.1531	0.0092	35.72		0.0085	0.0057	467.02		0.0000	0.0000		0.0165	
\$10,000,000	18.05		0.0619	0.0015	3.10		0.1370	0.0082	39.69		0.0076	0.0051	518.91		0.0000	0.0000		0.0148	

Death Average Cost Per Case \$554,004  
P.T. Average Cost Per Case \$3,221,399  
P.P Average Cost Per Case \$251,967  
T.T. Average Cost Per Case \$19,271

Target Cost Ratio 0.9860  
Loss Adjustment Expense 1.000  
Assessment Factor 1.000

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group 4

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.045	0.9872	0.0444	0.00	0.100	0.9977	0.0998	0.03	0.685	0.9668	0.6623	0.49	0.132	0.6412	0.0846	0.038	0.8911	0.9860
\$15,000	0.02		0.9812	0.0442	0.00		0.9966	0.0997	0.05		0.9509	0.6514	0.74		0.5373	0.0709		0.8662	
\$20,000	0.03		0.9754	0.0439	0.00		0.9955	0.0995	0.07		0.9355	0.6408	0.98		0.4596	0.0607		0.8449	
\$25,000	0.04		0.9696	0.0436	0.01		0.9943	0.0994	0.09		0.9205	0.6305	1.23		0.3991	0.0527		0.8262	
\$30,000	0.05		0.9639	0.0434	0.01		0.9932	0.0993	0.10		0.9059	0.6205	1.47		0.3506	0.0463		0.8095	
\$35,000	0.06		0.9582	0.0431	0.01		0.9921	0.0992	0.12		0.8916	0.6108	1.72		0.3110	0.0411		0.7942	
\$40,000	0.06		0.9527	0.0429	0.01		0.9910	0.0991	0.14		0.8777	0.6012	1.96		0.2781	0.0367		0.7799	
\$50,000	0.08		0.9417	0.0424	0.01		0.9887	0.0989	0.17		0.8509	0.5828	2.46		0.2268	0.0299		0.7540	
\$75,000	0.12		0.9148	0.0412	0.02		0.9831	0.0983	0.26		0.7886	0.5402	3.68		0.1460	0.0193		0.6990	
\$100,000	0.16		0.8886	0.0400	0.02		0.9775	0.0977	0.34		0.7322	0.5015	4.91		0.0971	0.0128		0.6520	
\$125,000	0.20		0.8628	0.0388	0.03		0.9719	0.0972	0.43		0.6805	0.4661	6.14		0.0642	0.0085		0.6106	
\$150,000	0.24		0.8377	0.0377	0.04		0.9663	0.0966	0.51		0.6328	0.4335	7.37		0.0421	0.0056		0.5734	
\$175,000	0.28		0.8132	0.0366	0.04		0.9608	0.0961	0.60		0.5889	0.4034	8.59		0.0280	0.0037		0.5398	
\$200,000	0.32		0.7896	0.0355	0.05		0.9552	0.0955	0.68		0.5484	0.3757	9.82		0.0194	0.0026		0.5093	
\$225,000	0.36		0.7670	0.0345	0.05		0.9497	0.0950	0.77		0.5112	0.3502	11.05		0.0143	0.0019		0.4816	
\$250,000	0.41		0.7452	0.0335	0.06		0.9442	0.0944	0.85		0.4770	0.3268	12.28		0.0111	0.0015		0.4562	
\$275,000	0.45		0.7243	0.0326	0.07		0.9387	0.0939	0.94		0.4458	0.3053	13.50		0.0089	0.0012		0.4330	
\$300,000	0.49		0.7040	0.0317	0.07		0.9333	0.0933	1.02		0.4172	0.2858	14.73		0.0072	0.0010		0.4118	
\$325,000	0.53		0.6844	0.0308	0.08		0.9279	0.0928	1.11		0.3911	0.2679	15.96		0.0059	0.0008		0.3923	
\$350,000	0.57		0.6653	0.0299	0.08		0.9225	0.0923	1.19		0.3672	0.2515	17.19		0.0048	0.0006		0.3743	
\$375,000	0.61		0.6467	0.0291	0.09		0.9172	0.0917	1.28		0.3452	0.2365	18.41		0.0041	0.0005		0.3578	
\$400,000	0.65		0.6287	0.0283	0.10		0.9120	0.0912	1.36		0.3251	0.2227	19.64		0.0035	0.0005		0.3427	
\$425,000	0.69		0.6114	0.0275	0.10		0.9068	0.0907	1.45		0.3066	0.2100	20.87		0.0030	0.0004		0.3286	
\$450,000	0.73		0.5946	0.0268	0.11		0.9016	0.0902	1.53		0.2895	0.1983	22.10		0.0025	0.0003		0.3156	
\$475,000	0.77		0.5784	0.0260	0.11		0.8965	0.0896	1.62		0.2737	0.1875	23.32		0.0022	0.0003		0.3034	
\$500,000	0.81		0.5628	0.0253	0.12		0.8914	0.0891	1.70		0.2592	0.1776	24.55		0.0020	0.0003		0.2923	
\$600,000	0.97		0.5056	0.0228	0.14		0.8712	0.0871	2.04		0.2123	0.1454	29.46		0.0006	0.0001		0.2554	
\$700,000	1.14		0.4595	0.0207	0.17		0.8515	0.0851	2.38		0.1775	0.1216	34.37		0.0004	0.0001		0.2275	
\$800,000	1.30		0.4227	0.0190	0.19		0.8323	0.0832	2.73		0.1519	0.1040	39.28		0.0003	0.0000		0.2062	
\$900,000	1.46		0.3925	0.0177	0.22		0.8134	0.0813	3.07		0.1324	0.0907	44.19		0.0002	0.0000		0.1897	
\$1,000,000	1.62		0.3671	0.0165	0.24		0.7950	0.0795	3.41		0.1171	0.0802	49.10		0.0001	0.0000		0.1762	
\$2,000,000	3.24		0.2335	0.0105	0.48		0.6332	0.0633	6.81		0.0525	0.0360	98.20		0.0000	0.0000		0.1098	
\$3,000,000	4.87		0.1767	0.0080	0.72		0.5119	0.0512	10.22		0.0330	0.0226	147.30		0.0000	0.0000		0.0818	
\$4,000,000	6.49		0.1438	0.0065	0.96		0.4218	0.0422	13.63		0.0239	0.0164	196.41		0.0000	0.0000		0.0651	
\$5,000,000	8.11		0.1217	0.0055	1.20		0.3538	0.0354	17.03		0.0186	0.0128	245.51		0.0000	0.0000		0.0537	
\$6,000,000	9.73		0.1056	0.0048	1.44		0.3013	0.0301	20.44		0.0152	0.0104	294.61		0.0000	0.0000		0.0453	
\$7,000,000	11.35		0.0933	0.0042	1.68		0.2602	0.0260	23.85		0.0129	0.0088	343.71		0.0000	0.0000		0.0390	
\$8,000,000	12.97		0.0834	0.0038	1.92		0.2276	0.0228	27.25		0.0112	0.0077	392.81		0.0000	0.0000		0.0343	
\$9,000,000	14.60		0.0753	0.0034	2.16		0.2014	0.0201	30.66		0.0099	0.0068	441.91		0.0000	0.0000		0.0303	
\$10,000,000	16.22		0.0684	0.0031	2.40		0.1801	0.0180	34.06		0.0089	0.0061	491.01		0.0000	0.0000		0.0272	

Death Average Cost Per Case	\$616,606
P.T. Average Cost Per Case	\$4,168,153
P.P Average Cost Per Case	\$293,560
T.T. Average Cost Per Case	\$20,366

Target Cost Ratio	0.9860
Loss Adjustment Expense	1.000
Assessment Factor	1.000



Pennsylvania  
Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factors				ELF adjusted for LBA's LBA Factor 0.9860				ELF adjusted for LBA's & Risk Load			
	HG 1	HG 2	HG 3	HG 4	HG 1	HG 2	HG 3	HG 4	HG 1	HG 2	HG 3	HG 4
	(10) Pg1 Col(1)	(11) Pg2 Col(1)	(12) Pg3 Col(1)	(13) Pg4 Col(1)	(14) (10)*LBA	(15) (11)*LBA	(16) (12)*LBA	(17) (13)*LBA	(18) Columns (14)-(17) + 0.005	(19) (Max Adj = 1/2 ELF	(20)	(21)
\$10,000	0.7552	0.7862	0.8530	0.8911	0.7446	0.7752	0.8411	0.8786	0.750	0.780	0.846	0.884
\$15,000	0.7120	0.7471	0.8199	0.8662	0.7020	0.7366	0.8084	0.8541	0.707	0.742	0.813	0.859
\$20,000	0.6771	0.7152	0.7925	0.8449	0.6676	0.7052	0.7814	0.8331	0.673	0.710	0.786	0.838
\$25,000	0.6477	0.6882	0.7691	0.8262	0.6386	0.6786	0.7583	0.8146	0.644	0.684	0.763	0.820
\$30,000	0.6223	0.6647	0.7483	0.8095	0.6136	0.6554	0.7378	0.7982	0.619	0.660	0.743	0.803
\$35,000	0.5998	0.6437	0.7296	0.7942	0.5914	0.6347	0.7194	0.7831	0.596	0.640	0.724	0.788
\$40,000	0.5795	0.6245	0.7124	0.7799	0.5714	0.6158	0.7024	0.7690	0.576	0.621	0.707	0.774
\$50,000	0.5439	0.5908	0.6818	0.7540	0.5363	0.5825	0.6723	0.7434	0.541	0.588	0.677	0.748
\$75,000	0.4721	0.5222	0.6184	0.6990	0.4655	0.5149	0.6097	0.6892	0.471	0.520	0.615	0.694
\$100,000	0.4148	0.4666	0.5660	0.6520	0.4090	0.4601	0.5581	0.6429	0.414	0.465	0.563	0.648
\$125,000	0.3674	0.4197	0.5206	0.6106	0.3623	0.4138	0.5133	0.6021	0.367	0.419	0.518	0.607
\$150,000	0.3282	0.3797	0.4808	0.5734	0.3236	0.3744	0.4741	0.5654	0.329	0.379	0.479	0.570
\$175,000	0.2953	0.3456	0.4459	0.5398	0.2912	0.3408	0.4397	0.5322	0.296	0.346	0.445	0.537
\$200,000	0.2677	0.3162	0.4147	0.5093	0.2640	0.3118	0.4089	0.5022	0.269	0.317	0.414	0.507
\$225,000	0.2440	0.2906	0.3870	0.4816	0.2406	0.2865	0.3816	0.4749	0.246	0.292	0.387	0.480
\$250,000	0.2233	0.2682	0.3622	0.4562	0.2202	0.2644	0.3571	0.4498	0.225	0.269	0.362	0.455
\$275,000	0.2054	0.2484	0.3399	0.4330	0.2025	0.2449	0.3351	0.4269	0.208	0.250	0.340	0.432
\$300,000	0.1895	0.2307	0.3198	0.4118	0.1868	0.2275	0.3153	0.4060	0.192	0.233	0.320	0.411
\$325,000	0.1758	0.2150	0.3016	0.3923	0.1733	0.2120	0.2974	0.3868	0.178	0.217	0.302	0.392
\$350,000	0.1637	0.2012	0.2850	0.3743	0.1614	0.1984	0.2810	0.3691	0.166	0.203	0.286	0.374
\$375,000	0.1532	0.1887	0.2699	0.3578	0.1511	0.1861	0.2661	0.3528	0.156	0.191	0.271	0.358
\$400,000	0.1435	0.1777	0.2561	0.3427	0.1415	0.1752	0.2525	0.3379	0.147	0.180	0.258	0.343
\$425,000	0.1351	0.1679	0.2436	0.3286	0.1332	0.1655	0.2402	0.3240	0.138	0.171	0.245	0.329
\$450,000	0.1276	0.1588	0.2322	0.3156	0.1258	0.1566	0.2289	0.3112	0.131	0.162	0.234	0.316
\$475,000	0.1210	0.1507	0.2219	0.3034	0.1193	0.1486	0.2188	0.2992	0.124	0.154	0.224	0.304
\$500,000	0.1150	0.1434	0.2124	0.2923	0.1134	0.1414	0.2094	0.2882	0.118	0.146	0.214	0.293
\$600,000	0.0963	0.1205	0.1813	0.2554	0.0950	0.1188	0.1788	0.2518	0.100	0.124	0.184	0.257
\$700,000	0.0829	0.1043	0.1590	0.2275	0.0817	0.1028	0.1568	0.2243	0.087	0.108	0.162	0.229
\$800,000	0.0730	0.0923	0.1424	0.2062	0.0720	0.0910	0.1404	0.2033	0.077	0.096	0.145	0.208
\$900,000	0.0651	0.0828	0.1293	0.1897	0.0642	0.0816	0.1275	0.1870	0.069	0.087	0.133	0.192
\$1,000,000	0.0589	0.0752	0.1188	0.1762	0.0581	0.0741	0.1171	0.1737	0.0631	0.0791	0.1221	0.1787
\$2,000,000	0.0301	0.0399	0.0682	0.1098	0.0297	0.0393	0.0672	0.1083	0.0347	0.0443	0.0722	0.1133
\$3,000,000	0.0200	0.0270	0.0485	0.0818	0.0197	0.0266	0.0478	0.0807	0.0247	0.0316	0.0528	0.0857
\$4,000,000	0.0147	0.0202	0.0373	0.0651	0.0145	0.0199	0.0368	0.0642	0.0195	0.0249	0.0418	0.0692
\$5,000,000	0.0117	0.0160	0.0301	0.0537	0.0115	0.0158	0.0297	0.0529	0.0165	0.0208	0.0347	0.0579
\$6,000,000	0.0097	0.0132	0.0251	0.0453	0.0096	0.0130	0.0247	0.0447	0.0144	0.0180	0.0297	0.0497
\$7,000,000	0.0083	0.0113	0.0214	0.0390	0.0082	0.0111	0.0211	0.0385	0.0123	0.0161	0.0261	0.0435
\$8,000,000	0.0073	0.0099	0.0186	0.0343	0.0072	0.0098	0.0183	0.0338	0.0108	0.0147	0.0233	0.0388
\$9,000,000	0.0065	0.0087	0.0165	0.0303	0.0064	0.0086	0.0163	0.0299	0.0096	0.0129	0.0213	0.0349
\$10,000,000	0.0059	0.0080	0.0148	0.0272	0.0058	0.0079	0.0146	0.0268	0.0087	0.0119	0.0196	0.0318

PENNSYLVANIA  
 EXCESS LOSS FACTOR STUDY  
 PROPOSED EFFECTIVE DATE: 4/1/10  
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2010 Excess Loss Factors*				2009 RR Current Excess Loss Factors				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
\$10,000	0.750	0.780	0.846	0.884	0.734	0.768	0.837	0.873	2.2%	1.6%	1.1%	1.3%
\$15,000	0.707	0.742	0.813	0.859	0.690	0.730	0.805	0.848	2.5%	1.6%	1.0%	1.3%
\$20,000	0.673	0.710	0.786	0.838	0.657	0.699	0.778	0.828	2.4%	1.6%	1.0%	1.2%
\$25,000	0.644	0.684	0.763	0.820	0.627	0.672	0.755	0.811	2.7%	1.8%	1.1%	1.1%
\$30,000	0.619	0.660	0.743	0.803	0.602	0.649	0.735	0.796	2.8%	1.7%	1.1%	0.9%
\$35,000	0.596	0.640	0.724	0.788	0.580	0.629	0.717	0.782	2.8%	1.7%	1.0%	0.8%
\$40,000	0.576	0.621	0.707	0.774	0.561	0.610	0.700	0.768	2.7%	1.8%	1.0%	0.8%
\$50,000	0.541	0.588	0.677	0.748	0.527	0.579	0.670	0.744	2.7%	1.6%	1.0%	0.5%
\$75,000	0.471	0.520	0.615	0.694	0.460	0.513	0.610	0.692	2.4%	1.4%	0.8%	0.3%
\$100,000	0.414	0.465	0.563	0.648	0.404	0.460	0.559	0.649	2.5%	1.1%	0.7%	-0.2%
\$125,000	0.367	0.419	0.518	0.607	0.363	0.417	0.517	0.610	1.1%	0.5%	0.2%	-0.5%
\$150,000	0.329	0.379	0.479	0.570	0.328	0.383	0.480	0.577	0.3%	-1.0%	-0.2%	-1.2%
\$175,000	0.296	0.346	0.445	0.537	0.298	0.351	0.448	0.547	-0.7%	-1.4%	-0.7%	-1.8%
\$200,000	0.269	0.317	0.414	0.507	0.273	0.323	0.418	0.519	-1.5%	-1.9%	-1.0%	-2.3%
\$225,000	0.246	0.292	0.387	0.480	0.251	0.300	0.392	0.494	-2.0%	-2.7%	-1.3%	-2.8%
\$250,000	0.225	0.269	0.362	0.455	0.232	0.279	0.369	0.470	-3.0%	-3.6%	-1.9%	-3.2%
\$275,000	0.208	0.250	0.340	0.432	0.216	0.260	0.348	0.450	-3.7%	-3.8%	-2.3%	-4.0%
\$300,000	0.192	0.233	0.320	0.411	0.202	0.245	0.328	0.430	-5.0%	-4.9%	-2.4%	-4.4%
\$325,000	0.178	0.217	0.302	0.392	0.188	0.230	0.312	0.411	-5.3%	-5.7%	-3.2%	-4.6%
\$350,000	0.166	0.203	0.286	0.374	0.178	0.216	0.296	0.394	-6.7%	-6.0%	-3.4%	-5.1%
\$375,000	0.156	0.191	0.271	0.358	0.167	0.203	0.280	0.380	-6.6%	-5.9%	-3.2%	-5.8%
\$400,000	0.147	0.180	0.258	0.343	0.157	0.192	0.268	0.366	-6.4%	-6.3%	-3.7%	-6.3%
\$425,000	0.138	0.171	0.245	0.329	0.149	0.183	0.254	0.353	-7.4%	-6.6%	-3.5%	-6.8%
\$450,000	0.131	0.162	0.234	0.316	0.141	0.175	0.245	0.340	-7.1%	-7.4%	-4.5%	-7.1%
\$475,000	0.124	0.154	0.224	0.304	0.134	0.166	0.234	0.329	-7.5%	-7.2%	-4.3%	-7.6%
\$500,000	0.118	0.146	0.214	0.293	0.128	0.159	0.225	0.319	-7.8%	-8.2%	-4.9%	-8.2%
\$600,000	0.100	0.124	0.184	0.257	0.111	0.136	0.193	0.283	-9.9%	-8.8%	-4.7%	-9.2%
\$700,000	0.087	0.108	0.162	0.229	0.097	0.119	0.172	0.256	-10.3%	-9.2%	-5.8%	-10.5%
\$800,000	0.077	0.096	0.145	0.208	0.087	0.108	0.154	0.236	-11.5%	-11.1%	-5.8%	-11.9%
\$900,000	0.069	0.087	0.133	0.192	0.079	0.097	0.141	0.218	-12.7%	-10.3%	-5.7%	-11.9%
\$1,000,000	0.0631	0.0791	0.1221	0.1787	0.0722	0.0892	0.1301	0.2045	-12.6%	-11.3%	-6.1%	-12.6%
\$2,000,000	0.0347	0.0443	0.0722	0.1133	0.0414	0.0513	0.0774	0.1329	-16.2%	-13.6%	-6.7%	-14.7%
\$3,000,000	0.0247	0.0316	0.0528	0.0857	0.0297	0.0370	0.0567	0.1008	-16.8%	-14.6%	-6.9%	-15.0%
\$4,000,000	0.0195	0.0249	0.0418	0.0692	0.0235	0.0292	0.0449	0.0812	-17.0%	-14.7%	-6.9%	-14.8%
\$5,000,000	0.0165	0.0208	0.0347	0.0579	0.0199	0.0243	0.0372	0.0678	-17.1%	-14.4%	-6.7%	-14.6%
\$6,000,000	0.0144	0.0180	0.0297	0.0497	0.0174	0.0212	0.0319	0.0579	-17.2%	-15.1%	-6.9%	-14.2%
\$7,000,000	0.0123	0.0161	0.0261	0.0435	0.0156	0.0188	0.0281	0.0505	-21.2%	-14.4%	-7.1%	-13.9%
\$8,000,000	0.0108	0.0144	0.0233	0.0388	0.0143	0.0171	0.0251	0.0448	-24.5%	-15.8%	-7.2%	-13.4%
\$9,000,000	0.0096	0.0129	0.0213	0.0349	0.0129	0.0158	0.0229	0.0404	-25.6%	-18.4%	-7.0%	-13.6%
\$10,000,000	0.0087	0.0119	0.0196	0.0318	0.0117	0.0150	0.0213	0.0368	-25.6%	-20.7%	-8.0%	-13.6%

\* Adjusted.  
 HG A+B = HG I, HG C+D = HG 2, HG E+F = HG 3, HG G = HG 4