

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 2013 excess loss factors with the current 2012 excess loss factors.

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	411,476						
	P.T.	2,169,843						
	PP	198,880						
	T.T.	20,273						
	MO	1,280						
	Fatal	274,480	304,605	339,245	379,255	425,680	479,791	543,140
	P.T.	1,263,237	1,451,556	1,687,985	1,986,942	2,367,521	2,855,057	3,483,243
	PP	136,577	155,768	177,655	202,618	231,089	263,560	300,593
	T.T.	18,015	18,800	19,618	20,472	21,363	22,293	23,263
	MO	1,098	1,168	1,242	1,321	1,404	1,493	1,588

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	2,266,014	0.010	Death	16,465,020	0.011	Death	30,810,849	0.012	Death	18,321,010	0.016
P.T.	5,665,035	0.025	P.T.	44,904,599	0.030	P.T.	89,864,977	0.035	P.T.	51,527,841	0.045
PP	114,207,106	0.504	PP	844,206,467	0.564	PP	1,602,164,163	0.624	PP	735,130,524	0.642
T.T.	75,458,267	0.333	T.T.	422,103,233	0.282	T.T.	593,108,849	0.231	T.T.	255,349,076	0.223
Medical Only	29,004,979	0.128	Medical Only	169,140,657	0.113	Medical Only	251,621,936	0.098	Medical Only	84,734,671	0.074
<b>Total</b>	<b>226,601,401</b>		<b>Total</b>	<b>1,496,819,976</b>		<b>Total</b>	<b>2,567,570,774</b>		<b>Total</b>	<b>1,145,063,122</b>	
Hazard Group E			Hazard Group F			Hazard Group G					
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights			
Death	43,577,255	0.019	Death	36,596,111	0.028	Death	19,945,213	0.060			
P.T.	114,676,988	0.050	P.T.	98,025,298	0.075	P.T.	33,242,022	0.100			
PP	1,548,139,336	0.675	PP	887,455,697	0.679	PP	226,710,591	0.682			
T.T.	467,882,111	0.204	T.T.	228,725,695	0.175	T.T.	40,222,847	0.121			
Medical Only	119,264,067	0.052	Medical Only	56,201,171	0.043	Medical Only	12,299,548	0.037			
<b>Total</b>	<b>2,293,539,757</b>		<b>Total</b>	<b>1,307,003,972</b>		<b>Total</b>	<b>332,420,221</b>				

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.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.010	0.9721	0.0097	0.025	0.9926	0.0248	0.504	0.9311	0.4693	0.333	0.6056	0.2017	0.128	0.1047	0.0134	0.7189	0.9850
\$15,000		0.9591	0.0096		0.9889	0.0247		0.8994	0.4533		0.4963	0.1653		0.0723	0.0093	0.6622	
\$20,000		0.9463	0.0095		0.9853	0.0246		0.8693	0.4381		0.4161	0.1386		0.0551	0.0071	0.6179	
\$25,000		0.9337	0.0093		0.9816	0.0245		0.8407	0.4237		0.3547	0.1181		0.0445	0.0057	0.5813	
\$30,000		0.9212	0.0092		0.9780	0.0245		0.8134	0.4100		0.3066	0.1021		0.0373	0.0048	0.5506	
\$35,000		0.9089	0.0091		0.9744	0.0244		0.7873	0.3968		0.2681	0.0893		0.0321	0.0041	0.5237	
\$40,000		0.8966	0.0090		0.9708	0.0243		0.7622	0.3842		0.2369	0.0789		0.0282	0.0036	0.5000	
\$50,000		0.8726	0.0087		0.9636	0.0241		0.7149	0.3603		0.1895	0.0631		0.0226	0.0029	0.4591	
\$75,000		0.8160	0.0082		0.9458	0.0236		0.6102	0.3075		0.1161	0.0387		0.0119	0.0015	0.3795	
\$100,000		0.7643	0.0076		0.9282	0.0232		0.5223	0.2632		0.0727	0.0242		0.0080	0.0010	0.3192	
\$125,000		0.7156	0.0072		0.9110	0.0228		0.4504	0.2270		0.0458	0.0153		0.0057	0.0007	0.2730	
\$150,000		0.6694	0.0067		0.8942	0.0224		0.3929	0.1980		0.0300	0.0100		0.0041	0.0005	0.2376	
\$175,000		0.6264	0.0063		0.8778	0.0219		0.3467	0.1747		0.0210	0.0070		0.0031	0.0004	0.2103	
\$200,000		0.5869	0.0059		0.8619	0.0215		0.3086	0.1556		0.0158	0.0053		0.0025	0.0003	0.1886	
\$225,000		0.5500	0.0055		0.8462	0.0212		0.2766	0.1394		0.0123	0.0041		0.0020	0.0002	0.1704	
\$250,000		0.5151	0.0052		0.8308	0.0208		0.2496	0.1258		0.0097	0.0032		0.0015	0.0002	0.1552	
\$275,000		0.4832	0.0048		0.8161	0.0204		0.2267	0.1143		0.0079	0.0026		0.0012	0.0002	0.1423	
\$300,000		0.4548	0.0045		0.8025	0.0201		0.2069	0.1043		0.0065	0.0022		0.0010	0.0001	0.1312	
\$325,000		0.4276	0.0043		0.7909	0.0198		0.1895	0.0955		0.0055	0.0018		0.0008	0.0001	0.1215	
\$350,000		0.4028	0.0040		0.7742	0.0194		0.1744	0.0879		0.0045	0.0015		0.0006	0.0001	0.1129	
\$375,000		0.3807	0.0038		0.7581	0.0190		0.1613	0.0813		0.0036	0.0012		0.0005	0.0001	0.1054	
\$400,000		0.3611	0.0036		0.7435	0.0186		0.1500	0.0756		0.0030	0.0010		0.0004	0.0001	0.0989	
\$425,000		0.3435	0.0034		0.7303	0.0183		0.1401	0.0706		0.0023	0.0008		0.0004	0.0000	0.0931	
\$450,000		0.3278	0.0033		0.7182	0.0180		0.1313	0.0662		0.0019	0.0006		0.0000	0.0000	0.0881	
\$475,000		0.3135	0.0031		0.7067	0.0177		0.1236	0.0623		0.0015	0.0005		0.0000	0.0000	0.0836	
\$500,000		0.3005	0.0030		0.6954	0.0174		0.1166	0.0588		0.0012	0.0004		0.0000	0.0000	0.0796	
\$600,000		0.2585	0.0026		0.6508	0.0163		0.0950	0.0479		0.0005	0.0002		0.0000	0.0000	0.0670	
\$700,000		0.2275	0.0023		0.6058	0.0151		0.0799	0.0403		0.0003	0.0001		0.0000	0.0000	0.0578	
\$800,000		0.2036	0.0020		0.5622	0.0141		0.0688	0.0347		0.0002	0.0001		0.0000	0.0000	0.0509	
\$900,000		0.1845	0.0018		0.5213	0.0130		0.0603	0.0304		0.0001	0.0000		0.0000	0.0000	0.0452	
\$1,000,000		0.1689	0.0017		0.4839	0.0121		0.0536	0.0270		0.0001	0.0000		0.0000	0.0000	0.0408	
\$2,000,000		0.0937	0.0009		0.2610	0.0065		0.0249	0.0125		0.0000	0.0000		0.0000	0.0000	0.0199	
\$3,000,000		0.0657	0.0007		0.1682	0.0042		0.0160	0.0081		0.0000	0.0000		0.0000	0.0000	0.0130	
\$4,000,000		0.0506	0.0005		0.1192	0.0030		0.0118	0.0060		0.0000	0.0000		0.0000	0.0000	0.0095	
\$5,000,000		0.0411	0.0004		0.0891	0.0022		0.0094	0.0047		0.0000	0.0000		0.0000	0.0000	0.0073	
\$6,000,000		0.0345	0.0003		0.0688	0.0017		0.0078	0.0039		0.0000	0.0000		0.0000	0.0000	0.0059	
\$7,000,000		0.0296	0.0003		0.0542	0.0014		0.0066	0.0033		0.0000	0.0000		0.0000	0.0000	0.0050	
\$8,000,000		0.0259	0.0003		0.0432	0.0011		0.0057	0.0029		0.0000	0.0000		0.0000	0.0000	0.0043	
\$9,000,000		0.0229	0.0002		0.0346	0.0009		0.0050	0.0025		0.0000	0.0000		0.0000	0.0000	0.0036	
\$10,000,000		0.0204	0.0002		0.0277	0.0007		0.0044	0.0022		0.0000	0.0000		0.0000	0.0000	0.0031	

Death Average Cost Per Case	\$274,480	Target Cost Ratio	0.9852
P.T. Average Cost Per Case	\$1,263,237	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$136,577	Assessment Factor	1.000
T.T. Average Cost Per Case	\$18,015		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group B

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.011	0.9747	0.0107	0.030	0.9935	0.0298	0.564	0.9392	0.5297	0.282	0.6166	0.1739	0.113	0.1107	0.0125	0.7566	0.9850
\$15,000		0.9629	0.0106		0.9903	0.0297		0.9109	0.5137		0.5081	0.1433		0.0765	0.0086	0.7059	
\$20,000		0.9513	0.0105		0.9872	0.0296		0.8839	0.4985		0.4280	0.1207		0.0584	0.0066	0.6659	
\$25,000		0.9399	0.0103		0.9840	0.0295		0.8582	0.4840		0.3663	0.1033		0.0473	0.0053	0.6324	
\$30,000		0.9286	0.0102		0.9808	0.0294		0.8335	0.4701		0.3176	0.0896		0.0396	0.0045	0.6038	
\$35,000		0.9174	0.0101		0.9777	0.0293		0.8098	0.4567		0.2785	0.0785		0.0341	0.0039	0.5785	
\$40,000		0.9063	0.0100		0.9745	0.0292		0.7869	0.4438		0.2466	0.0696		0.0299	0.0034	0.5560	
\$50,000		0.8844	0.0097		0.9682	0.0290		0.7436	0.4194		0.1981	0.0559		0.0240	0.0027	0.5167	
\$75,000		0.8323	0.0092		0.9527	0.0286		0.6468	0.3648		0.1231	0.0347		0.0129	0.0015	0.4388	
\$100,000		0.7843	0.0086		0.9373	0.0281		0.5636	0.3178		0.0786	0.0222		0.0088	0.0010	0.3777	
\$125,000		0.7394	0.0081		0.9222	0.0277		0.4929	0.2780		0.0504	0.0142		0.0063	0.0007	0.3287	
\$150,000		0.6965	0.0077		0.9072	0.0272		0.4341	0.2449		0.0332	0.0094		0.0046	0.0005	0.2897	
\$175,000		0.6558	0.0072		0.8926	0.0268		0.3859	0.2177		0.0232	0.0065		0.0035	0.0004	0.2586	
\$200,000		0.6179	0.0068		0.8784	0.0264		0.3461	0.1952		0.0173	0.0049		0.0028	0.0003	0.2336	
\$225,000		0.5827	0.0064		0.8645	0.0259		0.3125	0.1762		0.0135	0.0038		0.0022	0.0002	0.2125	
\$250,000		0.5496	0.0060		0.8508	0.0255		0.2836	0.1599		0.0107	0.0030		0.0018	0.0002	0.1946	
\$275,000		0.5181	0.0057		0.8373	0.0251		0.2587	0.1459		0.0087	0.0024		0.0014	0.0002	0.1793	
\$300,000		0.4888	0.0054		0.8241	0.0247		0.2372	0.1338		0.0072	0.0020		0.0011	0.0001	0.1660	
\$325,000		0.4626	0.0051		0.8116	0.0243		0.2185	0.1233		0.0060	0.0017		0.0009	0.0001	0.1545	
\$350,000		0.4380	0.0048		0.8013	0.0240		0.2019	0.1139		0.0050	0.0014		0.0007	0.0001	0.1442	
\$375,000		0.4145	0.0046		0.7900	0.0237		0.1871	0.1055		0.0041	0.0012		0.0006	0.0001	0.1351	
\$400,000		0.3932	0.0043		0.7755	0.0233		0.1740	0.0981		0.0034	0.0010		0.0005	0.0001	0.1268	
\$425,000		0.3742	0.0041		0.7613	0.0228		0.1625	0.0916		0.0028	0.0008		0.0004	0.0000	0.1193	
\$450,000		0.3571	0.0039		0.7482	0.0224		0.1523	0.0859		0.0021	0.0006		0.0004	0.0000	0.1128	
\$475,000		0.3416	0.0038		0.7363	0.0221		0.1433	0.0808		0.0015	0.0004		0.0000	0.0000	0.1071	
\$500,000		0.3275	0.0036		0.7253	0.0218		0.1353	0.0763		0.0012	0.0003		0.0000	0.0000	0.1020	
\$600,000		0.2818	0.0031		0.6856	0.0206		0.1102	0.0621		0.0005	0.0002		0.0000	0.0000	0.0860	
\$700,000		0.2480	0.0027		0.6466	0.0194		0.0926	0.0523		0.0003	0.0001		0.0000	0.0000	0.0745	
\$800,000		0.2220	0.0024		0.6075	0.0182		0.0798	0.0450		0.0002	0.0000		0.0000	0.0000	0.0656	
\$900,000		0.2013	0.0022		0.5693	0.0171		0.0699	0.0394		0.0001	0.0000		0.0000	0.0000	0.0587	
\$1,000,000		0.1843	0.0020		0.5331	0.0160		0.0621	0.0350		0.0001	0.0000		0.0000	0.0000	0.0530	
\$2,000,000		0.1025	0.0011		0.2997	0.0090		0.0287	0.0162		0.0000	0.0000		0.0000	0.0000	0.0263	
\$3,000,000		0.0720	0.0008		0.1967	0.0059		0.0184	0.0104		0.0000	0.0000		0.0000	0.0000	0.0171	
\$4,000,000		0.0557	0.0006		0.1413	0.0042		0.0136	0.0076		0.0000	0.0000		0.0000	0.0000	0.0124	
\$5,000,000		0.0453	0.0005		0.1071	0.0032		0.0107	0.0061		0.0000	0.0000		0.0000	0.0000	0.0098	
\$6,000,000		0.0382	0.0004		0.0839	0.0025		0.0089	0.0050		0.0000	0.0000		0.0000	0.0000	0.0079	
\$7,000,000		0.0329	0.0004		0.0672	0.0020		0.0076	0.0043		0.0000	0.0000		0.0000	0.0000	0.0067	
\$8,000,000		0.0288	0.0003		0.0546	0.0016		0.0066	0.0037		0.0000	0.0000		0.0000	0.0000	0.0056	
\$9,000,000		0.0255	0.0003		0.0448	0.0013		0.0058	0.0033		0.0000	0.0000		0.0000	0.0000	0.0049	
\$10,000,000		0.0228	0.0003		0.0369	0.0011		0.0051	0.0029		0.0000	0.0000		0.0000	0.0000	0.0043	

Death Average Cost Per Case	\$304,605	Target Cost Ratio	0.9852
P.T. Average Cost Per Case	\$1,451,556	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$155,768	Assessment Factor	1.000
T.T. Average Cost Per Case	\$18,800		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group C

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.012	0.9772	0.0117	0.035	0.9944	0.0348	0.624	0.9463	0.5905	0.231	0.6274	0.1449	0.098	0.1169	0.0115	0.7934	0.9850
\$15,000		0.9665	0.0116		0.9917	0.0347		0.9212	0.5748		0.5198	0.1201		0.0810	0.0079	0.7491	
\$20,000		0.9560	0.0115		0.9889	0.0346		0.8971	0.5598		0.4399	0.1016		0.0619	0.0061	0.7136	
\$25,000		0.9457	0.0113		0.9862	0.0345		0.8739	0.5453		0.3780	0.0873		0.0501	0.0049	0.6833	
\$30,000		0.9355	0.0112		0.9835	0.0344		0.8516	0.5314		0.3288	0.0760		0.0421	0.0041	0.6571	
\$35,000		0.9254	0.0111		0.9808	0.0343		0.8302	0.5180		0.2891	0.0668		0.0362	0.0036	0.6338	
\$40,000		0.9154	0.0110		0.9781	0.0342		0.8094	0.5051		0.2566	0.0593		0.0318	0.0031	0.6127	
\$50,000		0.8955	0.0107		0.9726	0.0340		0.7700	0.4805		0.2069	0.0478		0.0255	0.0025	0.5755	
\$75,000		0.8478	0.0102		0.9592	0.0336		0.6809	0.4249		0.1302	0.0301		0.0139	0.0014	0.5002	
\$100,000		0.8035	0.0096		0.9459	0.0331		0.6030	0.3763		0.0847	0.0196		0.0096	0.0009	0.4395	
\$125,000		0.7621	0.0091		0.9327	0.0326		0.5349	0.3338		0.0552	0.0128		0.0069	0.0007	0.3890	
\$150,000		0.7226	0.0087		0.9198	0.0322		0.4764	0.2973		0.0367	0.0085		0.0051	0.0005	0.3472	
\$175,000		0.6846	0.0082		0.9069	0.0317		0.4269	0.2664		0.0255	0.0059		0.0039	0.0004	0.3126	
\$200,000		0.6486	0.0078		0.8944	0.0313		0.3853	0.2404		0.0189	0.0044		0.0031	0.0003	0.2842	
\$225,000		0.6149	0.0074		0.8821	0.0309		0.3501	0.2185		0.0147	0.0034		0.0025	0.0002	0.2604	
\$250,000		0.5834	0.0070		0.8701	0.0305		0.3198	0.1996		0.0118	0.0027		0.0020	0.0002	0.2400	
\$275,000		0.5536	0.0066		0.8582	0.0300		0.2934	0.1831		0.0095	0.0022		0.0016	0.0002	0.2221	
\$300,000		0.5250	0.0063		0.8465	0.0296		0.2701	0.1686		0.0079	0.0018		0.0013	0.0001	0.2064	
\$325,000		0.4981	0.0060		0.8349	0.0292		0.2498	0.1559		0.0066	0.0015		0.0011	0.0001	0.1927	
\$350,000		0.4736	0.0057		0.8236	0.0288		0.2318	0.1447		0.0056	0.0013		0.0009	0.0001	0.1806	
\$375,000		0.4511	0.0054		0.8128	0.0284		0.2159	0.1347		0.0047	0.0011		0.0007	0.0001	0.1697	
\$400,000		0.4291	0.0051		0.8027	0.0281		0.2014	0.1257		0.0039	0.0009		0.0006	0.0001	0.1599	
\$425,000		0.4087	0.0049		0.7950	0.0278		0.1884	0.1176		0.0032	0.0007		0.0005	0.0000	0.1510	
\$450,000		0.3900	0.0047		0.7832	0.0274		0.1767	0.1103		0.0026	0.0006		0.0004	0.0000	0.1430	
\$475,000		0.3731	0.0045		0.7706	0.0270		0.1662	0.1037		0.0020	0.0005		0.0004	0.0000	0.1357	
\$500,000		0.3577	0.0043		0.7586	0.0265		0.1569	0.0979		0.0012	0.0003		0.0000	0.0000	0.1290	
\$600,000		0.3079	0.0037		0.7187	0.0252		0.1277	0.0797		0.0005	0.0001		0.0000	0.0000	0.1087	
\$700,000		0.2712	0.0033		0.6848	0.0240		0.1074	0.0670		0.0003	0.0001		0.0000	0.0000	0.0944	
\$800,000		0.2428	0.0029		0.6514	0.0228		0.0924	0.0577		0.0002	0.0000		0.0000	0.0000	0.0834	
\$900,000		0.2202	0.0026		0.6176	0.0216		0.0810	0.0505		0.0001	0.0000		0.0000	0.0000	0.0747	
\$1,000,000		0.2017	0.0024		0.5844	0.0205		0.0720	0.0449		0.0001	0.0000		0.0000	0.0000	0.0678	
\$2,000,000		0.1124	0.0013		0.3458	0.0121		0.0332	0.0207		0.0000	0.0000		0.0000	0.0000	0.0341	
\$3,000,000		0.0792	0.0010		0.2315	0.0081		0.0213	0.0133		0.0000	0.0000		0.0000	0.0000	0.0224	
\$4,000,000		0.0613	0.0007		0.1687	0.0059		0.0156	0.0097		0.0000	0.0000		0.0000	0.0000	0.0163	
\$5,000,000		0.0501	0.0006		0.1295	0.0045		0.0123	0.0077		0.0000	0.0000		0.0000	0.0000	0.0128	
\$6,000,000		0.0423	0.0005		0.1028	0.0036		0.0102	0.0064		0.0000	0.0000		0.0000	0.0000	0.0105	
\$7,000,000		0.0365	0.0004		0.0836	0.0029		0.0087	0.0054		0.0000	0.0000		0.0000	0.0000	0.0087	
\$8,000,000		0.0320	0.0004		0.0690	0.0024		0.0076	0.0047		0.0000	0.0000		0.0000	0.0000	0.0075	
\$9,000,000		0.0285	0.0003		0.0576	0.0020		0.0067	0.0042		0.0000	0.0000		0.0000	0.0000	0.0065	
\$10,000,000		0.0256	0.0003		0.0485	0.0017		0.0060	0.0037		0.0000	0.0000		0.0000	0.0000	0.0057	

Death Average Cost Per Case	\$339,245	Target Cost Ratio	0.9852
P.T. Average Cost Per Case	\$1,687,985	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$177,655	Assessment Factor	1.000
T.T. Average Cost Per Case	\$19,618		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group D

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.016	0.9795	0.0157	0.045	0.9953	0.0448	0.642	0.9527	0.6116	0.223	0.6381	0.1423	0.074	0.1234	0.0091	0.8235	0.9850
\$15,000		0.9698	0.0155		0.9929	0.0447		0.9304	0.5973		0.5315	0.1185		0.0857	0.0063	0.7823	
\$20,000		0.9604	0.0154		0.9906	0.0446		0.9088	0.5835		0.4518	0.1007		0.0656	0.0049	0.7491	
\$25,000		0.9512	0.0152		0.9883	0.0445		0.8881	0.5701		0.3897	0.0869		0.0531	0.0039	0.7206	
\$30,000		0.9420	0.0151		0.9860	0.0444		0.8680	0.5573		0.3401	0.0758		0.0446	0.0033	0.6959	
\$35,000		0.9329	0.0149		0.9836	0.0443		0.8486	0.5448		0.2999	0.0669		0.0385	0.0028	0.6737	
\$40,000		0.9238	0.0148		0.9813	0.0442		0.8299	0.5328		0.2668	0.0595		0.0338	0.0025	0.6538	
\$50,000		0.9059	0.0145		0.9767	0.0440		0.7940	0.5097		0.2159	0.0482		0.0271	0.0020	0.6184	
\$75,000		0.8625	0.0138		0.9652	0.0434		0.7124	0.4574		0.1375	0.0307		0.0181	0.0013	0.5466	
\$100,000		0.8217	0.0131		0.9539	0.0429		0.6401	0.4109		0.0910	0.0203		0.0104	0.0008	0.4880	
\$125,000		0.7836	0.0125		0.9426	0.0424		0.5757	0.3696		0.0603	0.0135		0.0076	0.0006	0.4386	
\$150,000		0.7474	0.0120		0.9315	0.0419		0.5188	0.3331		0.0405	0.0090		0.0057	0.0004	0.3964	
\$175,000		0.7125	0.0114		0.9204	0.0414		0.4691	0.3012		0.0282	0.0063		0.0044	0.0003	0.3606	
\$200,000		0.6789	0.0109		0.9095	0.0409		0.4263	0.2737		0.0208	0.0046		0.0034	0.0003	0.3304	
\$225,000		0.6468	0.0103		0.8988	0.0404		0.3895	0.2501		0.0161	0.0036		0.0028	0.0002	0.3046	
\$250,000		0.6167	0.0099		0.8883	0.0400		0.3578	0.2297		0.0129	0.0029		0.0023	0.0002	0.2827	
\$275,000		0.5884	0.0094		0.8779	0.0395		0.3301	0.2119		0.0105	0.0023		0.0019	0.0001	0.2632	
\$300,000		0.5614	0.0090		0.8678	0.0390		0.3056	0.1962		0.0086	0.0019		0.0016	0.0001	0.2462	
\$325,000		0.5355	0.0086		0.8577	0.0386		0.2838	0.1822		0.0072	0.0016		0.0013	0.0001	0.2311	
\$350,000		0.5107	0.0082		0.8477	0.0381		0.2643	0.1697		0.0062	0.0014		0.0010	0.0001	0.2175	
\$375,000		0.4875	0.0078		0.8378	0.0377		0.2469	0.1585		0.0053	0.0012		0.0009	0.0001	0.2053	
\$400,000		0.4664	0.0075		0.8282	0.0373		0.2314	0.1485		0.0044	0.0010		0.0007	0.0001	0.1944	
\$425,000		0.4465	0.0071		0.8188	0.0368		0.2173	0.1395		0.0037	0.0008		0.0006	0.0000	0.1842	
\$450,000		0.4269	0.0068		0.8097	0.0364		0.2045	0.1313		0.0031	0.0007		0.0005	0.0000	0.1752	
\$475,000		0.4088	0.0065		0.8021	0.0361		0.1927	0.1237		0.0025	0.0006		0.0004	0.0000	0.1669	
\$500,000		0.3920	0.0063		0.7951	0.0358		0.1820	0.1169		0.0020	0.0004		0.0004	0.0000	0.1594	
\$600,000		0.3375	0.0054		0.7541	0.0339		0.1481	0.0951		0.0005	0.0001		0.0000	0.0000	0.1345	
\$700,000		0.2973	0.0048		0.7206	0.0324		0.1245	0.0799		0.0003	0.0001		0.0000	0.0000	0.1172	
\$800,000		0.2663	0.0043		0.6916	0.0311		0.1071	0.0688		0.0002	0.0000		0.0000	0.0000	0.1042	
\$900,000		0.2415	0.0039		0.6632	0.0298		0.0939	0.0603		0.0001	0.0000		0.0000	0.0000	0.0940	
\$1,000,000		0.2213	0.0035		0.6346	0.0286		0.0834	0.0535		0.0001	0.0000		0.0000	0.0000	0.0856	
\$2,000,000		0.1236	0.0020		0.3996	0.0180		0.0385	0.0247		0.0000	0.0000		0.0000	0.0000	0.0447	
\$3,000,000		0.0873	0.0014		0.2738	0.0123		0.0246	0.0158		0.0000	0.0000		0.0000	0.0000	0.0295	
\$4,000,000		0.0678	0.0011		0.2024	0.0091		0.0180	0.0115		0.0000	0.0000		0.0000	0.0000	0.0217	
\$5,000,000		0.0555	0.0009		0.1573	0.0071		0.0141	0.0091		0.0000	0.0000		0.0000	0.0000	0.0171	
\$6,000,000		0.0469	0.0008		0.1264	0.0057		0.0117	0.0075		0.0000	0.0000		0.0000	0.0000	0.0140	
\$7,000,000		0.0406	0.0006		0.1040	0.0047		0.0099	0.0064		0.0000	0.0000		0.0000	0.0000	0.0117	
\$8,000,000		0.0357	0.0006		0.0870	0.0039		0.0087	0.0056		0.0000	0.0000		0.0000	0.0000	0.0101	
\$9,000,000		0.0318	0.0005		0.0737	0.0033		0.0077	0.0049		0.0000	0.0000		0.0000	0.0000	0.0087	
\$10,000,000		0.0286	0.0005		0.0630	0.0028		0.0069	0.0044		0.0000	0.0000		0.0000	0.0000	0.0077	

Death Average Cost Per Case	\$379,255	Target Cost Ratio	0.9852
P.T. Average Cost Per Case	\$1,986,942	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$202,618	Assessment Factor	1.000
T.T. Average Cost Per Case	\$20,472		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group E

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.019	0.9816	0.0187	0.050	0.9960	0.0498	0.675	0.9583	0.6469	0.204	0.6486	0.1323	0.052	0.1302	0.0068	0.8545	0.9850
\$15,000		0.9730	0.0185		0.9940	0.0497		0.9385	0.6335		0.5431	0.1108		0.0907	0.0047	0.8172	
\$20,000		0.9645	0.0183		0.9921	0.0496		0.9193	0.6206		0.4637	0.0946		0.0695	0.0036	0.7867	
\$25,000		0.9562	0.0182		0.9901	0.0495		0.9008	0.6080		0.4015	0.0819		0.0563	0.0029	0.7605	
\$30,000		0.9480	0.0180		0.9882	0.0494		0.8828	0.5959		0.3515	0.0717		0.0473	0.0025	0.7375	
\$35,000		0.9398	0.0179		0.9862	0.0493		0.8653	0.5841		0.3108	0.0634		0.0408	0.0021	0.7168	
\$40,000		0.9317	0.0177		0.9843	0.0492		0.8484	0.5726		0.2771	0.0565		0.0359	0.0019	0.6979	
\$50,000		0.9157	0.0174		0.9804	0.0490		0.8158	0.5507		0.2252	0.0459		0.0288	0.0015	0.6645	
\$75,000		0.8765	0.0167		0.9708	0.0485		0.7413	0.5004		0.1450	0.0296		0.0193	0.0010	0.5962	
\$100,000		0.8392	0.0159		0.9612	0.0481		0.6747	0.4554		0.0975	0.0199		0.0113	0.0006	0.5399	
\$125,000		0.8041	0.0153		0.9516	0.0476		0.6145	0.4148		0.0657	0.0134		0.0083	0.0004	0.4915	
\$150,000		0.7709	0.0146		0.9422	0.0471		0.5602	0.3781		0.0446	0.0091		0.0063	0.0003	0.4492	
\$175,000		0.7390	0.0140		0.9329	0.0466		0.5115	0.3453		0.0312	0.0064		0.0049	0.0003	0.4126	
\$200,000		0.7081	0.0135		0.9236	0.0462		0.4685	0.3162		0.0229	0.0047		0.0038	0.0002	0.3808	
\$225,000		0.6782	0.0129		0.9144	0.0457		0.4306	0.2907		0.0176	0.0036		0.0031	0.0002	0.3531	
\$250,000		0.6497	0.0123		0.9053	0.0453		0.3975	0.2683		0.0141	0.0029		0.0026	0.0001	0.3289	
\$275,000		0.6226	0.0118		0.8963	0.0448		0.3685	0.2488		0.0115	0.0023		0.0021	0.0001	0.3078	
\$300,000		0.5970	0.0113		0.8875	0.0444		0.3429	0.2314		0.0095	0.0019		0.0018	0.0001	0.2891	
\$325,000		0.5725	0.0109		0.8788	0.0439		0.3200	0.2160		0.0079	0.0016		0.0015	0.0001	0.2725	
\$350,000		0.5490	0.0104		0.8703	0.0435		0.2993	0.2020		0.0068	0.0014		0.0012	0.0001	0.2574	
\$375,000		0.5263	0.0100		0.8618	0.0431		0.2806	0.1894		0.0058	0.0012		0.0010	0.0001	0.2438	
\$400,000		0.5046	0.0096		0.8534	0.0427		0.2637	0.1780		0.0050	0.0010		0.0009	0.0000	0.2313	
\$425,000		0.4843	0.0092		0.8451	0.0423		0.2484	0.1677		0.0042	0.0009		0.0007	0.0000	0.2201	
\$450,000		0.4656	0.0088		0.8368	0.0418		0.2346	0.1584		0.0035	0.0007		0.0006	0.0000	0.2097	
\$475,000		0.4480	0.0085		0.8287	0.0414		0.2220	0.1498		0.0030	0.0006		0.0005	0.0000	0.2003	
\$500,000		0.4304	0.0082		0.8208	0.0410		0.2103	0.1420		0.0024	0.0005		0.0004	0.0000	0.1917	
\$600,000		0.3711	0.0071		0.7938	0.0397		0.1719	0.1160		0.0005	0.0001		0.0000	0.0000	0.1629	
\$700,000		0.3270	0.0062		0.7590	0.0379		0.1444	0.0975		0.0003	0.0001		0.0000	0.0000	0.1417	
\$800,000		0.2929	0.0056		0.7294	0.0365		0.1242	0.0838		0.0002	0.0000		0.0000	0.0000	0.1259	
\$900,000		0.2658	0.0050		0.7043	0.0352		0.1088	0.0734		0.0001	0.0000		0.0000	0.0000	0.1136	
\$1,000,000		0.2436	0.0046		0.6805	0.0340		0.0967	0.0652		0.0001	0.0000		0.0000	0.0000	0.1038	
\$2,000,000		0.1363	0.0026		0.4608	0.0230		0.0445	0.0301		0.0000	0.0000		0.0000	0.0000	0.0557	
\$3,000,000		0.0964	0.0018		0.3248	0.0162		0.0284	0.0192		0.0000	0.0000		0.0000	0.0000	0.0372	
\$4,000,000		0.0751	0.0014		0.2441	0.0122		0.0207	0.0140		0.0000	0.0000		0.0000	0.0000	0.0276	
\$5,000,000		0.0616	0.0012		0.1920	0.0096		0.0163	0.0110		0.0000	0.0000		0.0000	0.0000	0.0218	
\$6,000,000		0.0522	0.0010		0.1560	0.0078		0.0134	0.0090		0.0000	0.0000		0.0000	0.0000	0.0178	
\$7,000,000		0.0453	0.0009		0.1298	0.0065		0.0114	0.0077		0.0000	0.0000		0.0000	0.0000	0.0151	
\$8,000,000		0.0399	0.0008		0.1098	0.0055		0.0099	0.0067		0.0000	0.0000		0.0000	0.0000	0.0130	
\$9,000,000		0.0356	0.0007		0.0941	0.0047		0.0088	0.0059		0.0000	0.0000		0.0000	0.0000	0.0113	
\$10,000,000		0.0321	0.0006		0.0814	0.0041		0.0079	0.0053		0.0000	0.0000		0.0000	0.0000	0.0100	

Death Average Cost Per Case	\$425,680	Target Cost Ratio	0.9852
P.T. Average Cost Per Case	\$2,367,521	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$231,089	Assessment Factor	1.000
T.T. Average Cost Per Case	\$21,363		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group F

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.028	0.9836	0.0275	0.075	0.9967	0.0748	0.679	0.9633	0.6541	0.175	0.6590	0.1153	0.043	0.1373	0.0059	0.8776	0.9850
\$15,000		0.9758	0.0273		0.9951	0.0746		0.9458	0.6422		0.5547	0.0971		0.0959	0.0041	0.8453	
\$20,000		0.9683	0.0271		0.9934	0.0745		0.9287	0.6306		0.4755	0.0832		0.0736	0.0032	0.8186	
\$25,000		0.9609	0.0269		0.9918	0.0744		0.9121	0.6193		0.4133	0.0723		0.0597	0.0026	0.7955	
\$30,000		0.9535	0.0267		0.9902	0.0743		0.8960	0.6084		0.3631	0.0635		0.0502	0.0022	0.7751	
\$35,000		0.9463	0.0265		0.9886	0.0741		0.8803	0.5978		0.3219	0.0563		0.0433	0.0019	0.7566	
\$40,000		0.9390	0.0263		0.9870	0.0740		0.8651	0.5874		0.2877	0.0503		0.0381	0.0016	0.7396	
\$50,000		0.9247	0.0259		0.9837	0.0738		0.8357	0.5674		0.2346	0.0411		0.0306	0.0013	0.7095	
\$75,000		0.8895	0.0249		0.9757	0.0732		0.7678	0.5214		0.1526	0.0267		0.0205	0.0009	0.6471	
\$100,000		0.8557	0.0240		0.9677	0.0726		0.7067	0.4798		0.1041	0.0182		0.0122	0.0005	0.5951	
\$125,000		0.8236	0.0231		0.9598	0.0720		0.6509	0.4419		0.0713	0.0125		0.0091	0.0004	0.5499	
\$150,000		0.7932	0.0222		0.9519	0.0714		0.5998	0.4072		0.0491	0.0086		0.0069	0.0003	0.5097	
\$175,000		0.7641	0.0214		0.9440	0.0708		0.5531	0.3756		0.0345	0.0060		0.0054	0.0002	0.4740	
\$200,000		0.7359	0.0206		0.9363	0.0702		0.5109	0.3469		0.0252	0.0044		0.0043	0.0002	0.4423	
\$225,000		0.7086	0.0198		0.9286	0.0696		0.4729	0.3211		0.0193	0.0034		0.0035	0.0001	0.4140	
\$250,000		0.6820	0.0191		0.9209	0.0691		0.4390	0.2981		0.0154	0.0027		0.0029	0.0001	0.3891	
\$275,000		0.6564	0.0184		0.9133	0.0685		0.4088	0.2776		0.0126	0.0022		0.0024	0.0001	0.3668	
\$300,000		0.6320	0.0177		0.9057	0.0679		0.3820	0.2593		0.0104	0.0018		0.0020	0.0001	0.3468	
\$325,000		0.6087	0.0170		0.8983	0.0674		0.3579	0.2430		0.0087	0.0015		0.0017	0.0001	0.3290	
\$350,000		0.5865	0.0164		0.8909	0.0668		0.3363	0.2284		0.0074	0.0013		0.0014	0.0001	0.3130	
\$375,000		0.5652	0.0158		0.8837	0.0663		0.3167	0.2150		0.0064	0.0011		0.0012	0.0001	0.2983	
\$400,000		0.5445	0.0152		0.8765	0.0657		0.2988	0.2029		0.0055	0.0010		0.0010	0.0000	0.2848	
\$425,000		0.5244	0.0147		0.8695	0.0652		0.2823	0.1917		0.0047	0.0008		0.0009	0.0000	0.2724	
\$450,000		0.5052	0.0141		0.8625	0.0647		0.2673	0.1815		0.0040	0.0007		0.0007	0.0000	0.2610	
\$475,000		0.4871	0.0136		0.8555	0.0642		0.2535	0.1721		0.0034	0.0006		0.0006	0.0000	0.2505	
\$500,000		0.4703	0.0132		0.8485	0.0636		0.2409	0.1635		0.0029	0.0005		0.0005	0.0000	0.2408	
\$600,000		0.4093	0.0115		0.8216	0.0616		0.1990	0.1351		0.0005	0.0001		0.0000	0.0000	0.2083	
\$700,000		0.3607	0.0101		0.7993	0.0599		0.1675	0.1137		0.0003	0.0001		0.0000	0.0000	0.1838	
\$800,000		0.3233	0.0091		0.7716	0.0579		0.1441	0.0978		0.0002	0.0000		0.0000	0.0000	0.1648	
\$900,000		0.2934	0.0082		0.7445	0.0558		0.1261	0.0857		0.0001	0.0000		0.0000	0.0000	0.1497	
\$1,000,000		0.2689	0.0075		0.7218	0.0541		0.1120	0.0761		0.0001	0.0000		0.0000	0.0000	0.1377	
\$2,000,000		0.1508	0.0042		0.5273	0.0395		0.0515	0.0350		0.0000	0.0000		0.0000	0.0000	0.0787	
\$3,000,000		0.1069	0.0030		0.3851	0.0289		0.0328	0.0223		0.0000	0.0000		0.0000	0.0000	0.0542	
\$4,000,000		0.0834	0.0023		0.2949	0.0221		0.0239	0.0162		0.0000	0.0000		0.0000	0.0000	0.0406	
\$5,000,000		0.0685	0.0019		0.2351	0.0176		0.0188	0.0127		0.0000	0.0000		0.0000	0.0000	0.0322	
\$6,000,000		0.0582	0.0016		0.1931	0.0145		0.0154	0.0105		0.0000	0.0000		0.0000	0.0000	0.0266	
\$7,000,000		0.0506	0.0014		0.1622	0.0122		0.0131	0.0089		0.0000	0.0000		0.0000	0.0000	0.0225	
\$8,000,000		0.0447	0.0013		0.1385	0.0104		0.0114	0.0077		0.0000	0.0000		0.0000	0.0000	0.0194	
\$9,000,000		0.0400	0.0011		0.1199	0.0090		0.0101	0.0068		0.0000	0.0000		0.0000	0.0000	0.0169	
\$10,000,000		0.0361	0.0010		0.1048	0.0079		0.0090	0.0061		0.0000	0.0000		0.0000	0.0000	0.0150	

Death Average Cost Per Case	\$479,791	Target Cost Ratio	0.9852
P.T. Average Cost Per Case	\$2,855,057	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$263,560	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,293		



PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group G

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.060	0.9854	0.0591	0.100	0.9973	0.0997	0.682	0.9677	0.6600	0.121	0.6692	0.0810	0.037	0.1448	0.0054	0.9052	0.9850
\$15,000		0.9785	0.0587		0.9959	0.0996		0.9522	0.6494		0.5661	0.0685		0.1014	0.0037	0.8799	
\$20,000		0.9718	0.0583		0.9946	0.0995		0.9370	0.6391		0.4874	0.0590		0.0779	0.0029	0.8588	
\$25,000		0.9652	0.0579		0.9933	0.0993		0.9223	0.6290		0.4252	0.0514		0.0633	0.0023	0.8399	
\$30,000		0.9587	0.0575		0.9919	0.0992		0.9079	0.6192		0.3747	0.0453		0.0532	0.0020	0.8232	
\$35,000		0.9522	0.0571		0.9906	0.0991		0.8938	0.6096		0.3331	0.0403		0.0459	0.0017	0.8078	
\$40,000		0.9458	0.0567		0.9893	0.0989		0.8801	0.6002		0.2984	0.0361		0.0404	0.0015	0.7934	
\$50,000		0.9330	0.0560		0.9866	0.0987		0.8536	0.5822		0.2443	0.0296		0.0325	0.0012	0.7677	
\$75,000		0.9017	0.0541		0.9801	0.0980		0.7920	0.5402		0.1604	0.0194		0.0218	0.0008	0.7125	
\$100,000		0.8713	0.0523		0.9735	0.0973		0.7361	0.5020		0.1109	0.0134		0.0132	0.0005	0.6655	
\$125,000		0.8421	0.0505		0.9669	0.0967		0.6846	0.4669		0.0772	0.0093		0.0099	0.0004	0.6238	
\$150,000		0.8143	0.0489		0.9604	0.0960		0.6371	0.4345		0.0538	0.0065		0.0076	0.0003	0.5862	
\$175,000		0.7878	0.0473		0.9539	0.0954		0.5931	0.4045		0.0381	0.0046		0.0060	0.0002	0.5520	
\$200,000		0.7622	0.0457		0.9475	0.0948		0.5525	0.3768		0.0278	0.0034		0.0048	0.0002	0.5209	
\$225,000		0.7373	0.0442		0.9411	0.0941		0.5153	0.3514		0.0212	0.0026		0.0039	0.0001	0.4924	
\$250,000		0.7131	0.0428		0.9348	0.0935		0.4813	0.3283		0.0169	0.0020		0.0032	0.0001	0.4667	
\$275,000		0.6894	0.0410		0.9284	0.0928		0.4506	0.3073		0.0138	0.0017		0.0027	0.0001	0.4433	
\$300,000		0.6665	0.0404		0.9221	0.0922		0.4228	0.2883		0.0115	0.0014		0.0023	0.0001	0.4220	
\$325,000		0.6444	0.0387		0.9159	0.0916		0.3977	0.2713		0.0096	0.0012		0.0020	0.0001	0.4029	
\$350,000		0.6233	0.0374		0.9097	0.0910		0.3751	0.2558		0.0081	0.0010		0.0017	0.0001	0.3853	
\$375,000		0.6031	0.0362		0.9035	0.0904		0.3545	0.2418		0.0070	0.0008		0.0014	0.0001	0.3693	
\$400,000		0.5836	0.0350		0.8974	0.0897		0.3357	0.2290		0.0061	0.0007		0.0012	0.0000	0.3544	
\$425,000		0.5648	0.0339		0.8914	0.0891		0.3185	0.2172		0.0053	0.0006		0.0010	0.0000	0.3408	
\$450,000		0.5465	0.0328		0.8855	0.0885		0.3025	0.2063		0.0045	0.0005		0.0009	0.0000	0.3281	
\$475,000		0.5287	0.0317		0.8796	0.0880		0.2878	0.1963		0.0039	0.0005		0.0007	0.0000	0.3165	
\$500,000		0.5115	0.0307		0.8738	0.0874		0.2741	0.1869		0.0033	0.0004		0.0006	0.0000	0.3054	
\$600,000		0.4513	0.0271		0.8508	0.0851		0.2288	0.1560		0.0005	0.0001		0.0004	0.0000	0.2683	
\$700,000		0.3993	0.0240		0.8284	0.0828		0.1941	0.1324		0.0003	0.0000		0.0000	0.0000	0.2392	
\$800,000		0.3579	0.0215		0.8074	0.0807		0.1671	0.1140		0.0002	0.0000		0.0000	0.0000	0.2162	
\$900,000		0.3249	0.0195		0.7900	0.0790		0.1463	0.0998		0.0001	0.0000		0.0000	0.0000	0.1983	
\$1,000,000		0.2979	0.0179		0.7659	0.0766		0.1299	0.0886		0.0001	0.0000		0.0000	0.0000	0.1831	
\$2,000,000		0.1674	0.0100		0.5945	0.0595		0.0597	0.0407		0.0000	0.0000		0.0000	0.0000	0.1102	
\$3,000,000		0.1188	0.0071		0.4539	0.0454		0.0380	0.0259		0.0000	0.0000		0.0000	0.0000	0.0784	
\$4,000,000		0.0928	0.0056		0.3558	0.0356		0.0276	0.0188		0.0000	0.0000		0.0000	0.0000	0.0600	
\$5,000,000		0.0764	0.0046		0.2879	0.0288		0.0216	0.0148		0.0000	0.0000		0.0000	0.0000	0.0482	
\$6,000,000		0.0650	0.0039		0.2392	0.0239		0.0177	0.0121		0.0000	0.0000		0.0000	0.0000	0.0399	
\$7,000,000		0.0566	0.0034		0.2028	0.0203		0.0150	0.0103		0.0000	0.0000		0.0000	0.0000	0.0340	
\$8,000,000		0.0501	0.0030		0.1748	0.0175		0.0131	0.0089		0.0000	0.0000		0.0000	0.0000	0.0294	
\$9,000,000		0.0449	0.0027		0.1525	0.0153		0.0115	0.0079		0.0000	0.0000		0.0000	0.0000	0.0259	
\$10,000,000		0.0407	0.0024		0.1345	0.0135		0.0103	0.0071		0.0000	0.0000		0.0000	0.0000	0.0230	

Death Average Cost Per Case	\$543,140	Target Cost Ratio	0.9852
P.T. Average Cost Per Case	\$3,483,243	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$300,593	Assessment Factor	1.000
T.T. Average Cost Per Case	\$23,263		

Pennsylvania  
Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factors								ELF adjusted for LBA's						ELF adjusted for LBA's & Risk Load							
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	LBA Factor		0.9852		HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	HG A	HG B	HG C	HG D	HG E	HG F	HG G	(24)	(25)	(26)	(27)	(28)	(29)	(30)	
	Pg3 Col(1)	Pg4 Col(1)	Pg5 Col(1)	Pg6 Col(1)	Pg7 Col(1)	Pg8 Col(1)	Pg9 Col(1)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	(14)*LBA	(15)*LBA	(16)*LBA	Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)							
\$10,000	0.7189	0.7566	0.7934	0.8235	0.8545	0.8776	0.9052	0.7083	0.7454	0.7817	0.8113	0.8419	0.8646	0.8918	0.713	0.750	0.787	0.816	0.847	0.870	0.897	
\$15,000	0.6622	0.7059	0.7491	0.7823	0.8172	0.8453	0.8799	0.6524	0.6955	0.7380	0.7707	0.8051	0.8328	0.8669	0.657	0.701	0.743	0.776	0.810	0.838	0.872	
\$20,000	0.6179	0.6659	0.7136	0.7491	0.7867	0.8186	0.8588	0.6088	0.6560	0.7030	0.7380	0.7751	0.8065	0.8461	0.614	0.661	0.708	0.743	0.780	0.812	0.851	
\$25,000	0.5813	0.6324	0.6833	0.7206	0.7605	0.7955	0.8399	0.5727	0.6230	0.6732	0.7099	0.7492	0.7837	0.8275	0.578	0.628	0.678	0.715	0.754	0.789	0.833	
\$30,000	0.5506	0.6038	0.6571	0.6959	0.7375	0.7751	0.8232	0.5425	0.5949	0.6474	0.6856	0.7266	0.7636	0.8110	0.548	0.600	0.652	0.691	0.732	0.769	0.816	
\$35,000	0.5237	0.5785	0.6338	0.6737	0.7168	0.7566	0.8078	0.5159	0.5699	0.6244	0.6637	0.7062	0.7454	0.7958	0.521	0.575	0.629	0.669	0.711	0.750	0.801	
\$40,000	0.5000	0.5560	0.6127	0.6538	0.6979	0.7396	0.7934	0.4926	0.5478	0.6036	0.6441	0.6876	0.7287	0.7817	0.498	0.553	0.609	0.649	0.693	0.734	0.787	
\$50,000	0.4591	0.5167	0.5755	0.6184	0.6645	0.7095	0.7677	0.4523	0.5091	0.5670	0.6092	0.6547	0.6990	0.7563	0.457	0.514	0.572	0.614	0.660	0.704	0.761	
\$75,000	0.3795	0.4388	0.5002	0.5466	0.5962	0.6471	0.7125	0.3739	0.4323	0.4928	0.5385	0.5874	0.6375	0.7020	0.379	0.437	0.498	0.544	0.592	0.643	0.707	
\$100,000	0.3192	0.3777	0.4395	0.4880	0.5399	0.5951	0.6655	0.3145	0.3721	0.4330	0.4808	0.5319	0.5863	0.6557	0.320	0.377	0.438	0.486	0.537	0.591	0.661	
\$125,000	0.2730	0.3287	0.3890	0.4386	0.4915	0.5499	0.6238	0.2690	0.3238	0.3832	0.4321	0.4842	0.5418	0.6146	0.274	0.329	0.388	0.437	0.489	0.547	0.620	
\$150,000	0.2376	0.2897	0.3472	0.3964	0.4492	0.5097	0.5862	0.2341	0.2854	0.3421	0.3905	0.4426	0.5022	0.5775	0.239	0.290	0.347	0.396	0.448	0.507	0.583	
\$175,000	0.2103	0.2586	0.3126	0.3606	0.4126	0.4740	0.5520	0.2072	0.2548	0.3080	0.3553	0.4065	0.4670	0.5438	0.212	0.260	0.313	0.360	0.412	0.472	0.549	
\$200,000	0.1886	0.2336	0.2842	0.3304	0.3808	0.4423	0.5209	0.1858	0.2301	0.2800	0.3255	0.3752	0.4358	0.5132	0.191	0.235	0.285	0.331	0.380	0.441	0.518	
\$225,000	0.1704	0.2125	0.2604	0.3046	0.3531	0.4140	0.4924	0.1679	0.2094	0.2565	0.3001	0.3479	0.4079	0.4851	0.173	0.214	0.262	0.305	0.353	0.413	0.490	
\$250,000	0.1552	0.1946	0.2400	0.2827	0.3289	0.3891	0.4667	0.1529	0.1917	0.2364	0.2785	0.3240	0.3833	0.4598	0.158	0.197	0.241	0.284	0.329	0.388	0.465	
\$275,000	0.1423	0.1793	0.2221	0.2632	0.3078	0.3668	0.4433	0.1402	0.1766	0.2188	0.2593	0.3032	0.3614	0.4367	0.145	0.182	0.224	0.264	0.308	0.366	0.442	
\$300,000	0.1312	0.1660	0.2064	0.2462	0.2891	0.3468	0.4220	0.1293	0.1635	0.2033	0.2426	0.2848	0.3417	0.4158	0.134	0.169	0.208	0.248	0.290	0.347	0.421	
\$325,000	0.1215	0.1545	0.1927	0.2311	0.2725	0.3290	0.4029	0.1197	0.1522	0.1898	0.2277	0.2685	0.3241	0.3969	0.125	0.157	0.195	0.233	0.274	0.329	0.402	
\$350,000	0.1129	0.1442	0.1806	0.2175	0.2574	0.3130	0.3853	0.1112	0.1421	0.1779	0.2143	0.2536	0.3084	0.3796	0.116	0.147	0.183	0.219	0.259	0.313	0.385	
\$375,000	0.1054	0.1351	0.1697	0.2053	0.2438	0.2983	0.3693	0.1038	0.1331	0.1672	0.2023	0.2402	0.2939	0.3638	0.109	0.138	0.172	0.207	0.245	0.299	0.369	
\$400,000	0.0989	0.1268	0.1599	0.1944	0.2313	0.2848	0.3544	0.0974	0.1249	0.1575	0.1915	0.2279	0.2806	0.3492	0.102	0.130	0.163	0.197	0.233	0.286	0.354	
\$425,000	0.0931	0.1193	0.1510	0.1842	0.2201	0.2724	0.3408	0.0917	0.1175	0.1488	0.1815	0.2168	0.2684	0.3358	0.097	0.123	0.154	0.187	0.222	0.273	0.341	
\$450,000	0.0881	0.1128	0.1430	0.1752	0.2097	0.2610	0.3281	0.0868	0.1111	0.1409	0.1726	0.2066	0.2571	0.3232	0.092	0.116	0.146	0.178	0.212	0.262	0.328	
\$475,000	0.0836	0.1071	0.1357	0.1669	0.2003	0.2505	0.3165	0.0824	0.1055	0.1337	0.1644	0.1973	0.2468	0.3118	0.087	0.111	0.139	0.169	0.202	0.252	0.317	
\$500,000	0.0796	0.1020	0.1290	0.1594	0.1917	0.2408	0.3054	0.0784	0.1005	0.1271	0.1570	0.1889	0.2372	0.3009	0.083	0.106	0.132	0.162	0.194	0.242	0.306	
\$600,000	0.0670	0.0860	0.1087	0.1345	0.1629	0.2083	0.2683	0.0660	0.0847	0.1071	0.1325	0.1605	0.2052	0.2643	0.071	0.090	0.112	0.138	0.166	0.210	0.269	
\$700,000	0.0578	0.0745	0.0944	0.1172	0.1417	0.1838	0.2392	0.0569	0.0734	0.0930	0.1155	0.1396	0.1811	0.2357	0.062	0.078	0.098	0.121	0.145	0.186	0.241	
\$800,000	0.0509	0.0656	0.0834	0.1042	0.1259	0.1648	0.2162	0.0501	0.0646	0.0822	0.1027	0.1240	0.1624	0.2130	0.055	0.070	0.087	0.108	0.129	0.167	0.218	
\$900,000	0.0452	0.0587	0.0747	0.0940	0.1136	0.1497	0.1983	0.0445	0.0578	0.0736	0.0926	0.1119	0.1475	0.1954	0.050	0.063	0.079	0.098	0.117	0.153	0.200	
\$1,000,000	0.0408	0.0530	0.0678	0.0856	0.1038	0.1377	0.1831	0.0402	0.0522	0.0668	0.0843	0.1023	0.1357	0.1804	0.0452	0.0572	0.0718	0.0893	0.1073	0.1407	0.1854	
\$2,000,000	0.0199	0.0263	0.0341	0.0447	0.0557	0.0787	0.1102	0.0196	0.0259	0.0336	0.0440	0.0549	0.0775	0.1086	0.0246	0.0309	0.0386	0.0490	0.0599	0.0825	0.1136	
\$3,000,000	0.0130	0.0171	0.0224	0.0295	0.0372	0.0542	0.0784	0.0128	0.0168	0.0221	0.0291	0.0366	0.0534	0.0772	0.0178	0.0218	0.0271	0.0341	0.0416	0.0584	0.0822	
\$4,000,000	0.0095	0.0124	0.0163	0.0217	0.0276	0.0406	0.0600	0.0094	0.0122	0.0161	0.0214	0.0272	0.0400	0.0591	0.0141	0.0172	0.0211	0.0264	0.0322	0.0450	0.0641	
\$5,000,000	0.0073	0.0098	0.0128	0.0171	0.0218	0.0322	0.0482	0.0072	0.0097	0.0126	0.0168	0.0215	0.0317	0.0475	0.0108	0.0146	0.0176	0.0218	0.0265	0.0367	0.0525	
\$6,000,000	0.0059	0.0079	0.0105	0.0140	0.0178	0.0266	0.0399	0.0058	0.0078	0.0103	0.0138	0.0175	0.0262	0.0393	0.0087	0.0117	0.0153	0.0188	0.0225	0.0312	0.0443	
\$7,000,000	0.0050	0.0067	0.0087	0.0117	0.0151	0.0225	0.0340	0.0049	0.0066	0.0086	0.0115	0.0149	0.0222	0.0335	0.0074	0.0099	0.0129	0.0165	0.0199	0.0272	0.0385	
\$8,000,000	0.0043	0.0056	0.0075	0.0101	0.0130	0.0194	0.0294	0.0042	0.0055	0.0074	0.0100	0.0128	0.0191	0.0290	0.0063	0.0083	0.0111	0.0150	0.0178	0.0241	0.0340	
\$9,000,000	0.0036	0.0049	0.0065	0.0087	0.0113	0.0169	0.0259	0.0035	0.0048	0.0064	0.0086	0.0111	0.0166	0.0255	0.0053	0.0072	0.0096	0.0129	0.0161	0.0216	0.0305	
\$10,000,000	0.0031	0.0043	0.0057	0.0077	0.0100	0.0150	0.0230	0.0031	0.0042	0.0056	0.0076	0.0099	0.0148	0.0227	0.0047	0.0063	0.0084	0.0114	0.0149	0.0198	0.0277	

PENNSYLVANIA  
 EXCESS LOSS FACTOR STUDY  
 PROPOSED EFFECTIVE DATE: 4/1/13  
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2013 Excess Loss Factors*							2012 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	0.713	0.750	0.787	0.816	0.847	0.870	0.897	0.707	0.743	0.780	0.804	0.841	0.866	0.892	0.8%	0.9%	0.9%	1.5%	0.7%	0.5%	0.6%
\$15,000	0.657	0.701	0.743	0.776	0.810	0.838	0.872	0.658	0.699	0.741	0.766	0.808	0.837	0.869	-0.2%	0.3%	0.3%	1.3%	0.2%	0.1%	0.3%
\$20,000	0.614	0.661	0.708	0.743	0.780	0.812	0.851	0.619	0.663	0.709	0.735	0.780	0.812	0.849	-0.8%	-0.3%	-0.1%	1.1%	0.0%	0.0%	0.2%
\$25,000	0.578	0.628	0.678	0.715	0.754	0.789	0.833	0.586	0.634	0.682	0.709	0.756	0.791	0.832	-1.4%	-0.9%	-0.6%	0.8%	-0.3%	-0.3%	0.1%
\$30,000	0.548	0.600	0.652	0.691	0.732	0.769	0.816	0.558	0.608	0.658	0.686	0.734	0.772	0.816	-1.8%	-1.3%	-0.9%	0.7%	-0.3%	-0.4%	0.0%
\$35,000	0.521	0.575	0.629	0.669	0.711	0.750	0.801	0.534	0.585	0.637	0.665	0.715	0.755	0.802	-2.4%	-1.7%	-1.3%	0.6%	-0.6%	-0.7%	-0.1%
\$40,000	0.498	0.553	0.609	0.649	0.693	0.734	0.787	0.512	0.564	0.618	0.646	0.698	0.739	0.789	-2.7%	-2.0%	-1.5%	0.5%	-0.7%	-0.7%	-0.3%
\$50,000	0.457	0.514	0.572	0.614	0.660	0.704	0.761	0.475	0.528	0.584	0.613	0.667	0.711	0.764	-3.8%	-2.7%	-2.1%	0.2%	-1.0%	-1.0%	-0.4%
\$75,000	0.379	0.437	0.498	0.544	0.592	0.643	0.707	0.401	0.456	0.514	0.547	0.603	0.652	0.712	-5.5%	-4.2%	-3.1%	-0.5%	-1.8%	-1.4%	-0.7%
\$100,000	0.320	0.377	0.438	0.486	0.537	0.591	0.661	0.344	0.398	0.457	0.492	0.550	0.604	0.668	-7.0%	-5.3%	-4.2%	-1.2%	-2.4%	-2.2%	-1.0%
\$125,000	0.274	0.329	0.388	0.437	0.489	0.547	0.620	0.298	0.351	0.409	0.446	0.505	0.561	0.628	-8.1%	-6.3%	-5.1%	-2.0%	-3.2%	-2.5%	-1.3%
\$150,000	0.239	0.290	0.347	0.396	0.448	0.507	0.583	0.262	0.312	0.369	0.407	0.465	0.523	0.593	-8.8%	-7.1%	-6.0%	-2.7%	-3.7%	-3.1%	-1.7%
\$175,000	0.212	0.260	0.313	0.360	0.412	0.472	0.549	0.233	0.281	0.335	0.372	0.430	0.489	0.560	-9.0%	-7.5%	-6.6%	-3.2%	-4.2%	-3.5%	-2.0%
\$200,000	0.191	0.235	0.285	0.331	0.380	0.441	0.518	0.209	0.254	0.305	0.343	0.399	0.459	0.530	-8.6%	-7.5%	-6.6%	-3.5%	-4.8%	-3.9%	-2.3%
\$225,000	0.173	0.214	0.262	0.305	0.353	0.413	0.490	0.189	0.232	0.280	0.317	0.372	0.431	0.503	-8.5%	-7.8%	-6.4%	-3.8%	-5.1%	-4.2%	-2.6%
\$250,000	0.158	0.197	0.241	0.284	0.329	0.388	0.465	0.172	0.212	0.258	0.294	0.348	0.406	0.478	-8.1%	-7.1%	-6.6%	-3.4%	-5.5%	-4.4%	-2.7%
\$275,000	0.145	0.182	0.224	0.264	0.308	0.366	0.442	0.158	0.195	0.239	0.275	0.326	0.384	0.455	-8.2%	-6.7%	-6.3%	-4.0%	-5.5%	-4.7%	-2.9%
\$300,000	0.134	0.169	0.208	0.248	0.290	0.347	0.421	0.145	0.181	0.222	0.257	0.306	0.364	0.434	-7.6%	-6.6%	-6.3%	-3.5%	-5.2%	-4.7%	-3.0%
\$325,000	0.125	0.157	0.195	0.233	0.274	0.329	0.402	0.134	0.168	0.207	0.241	0.289	0.345	0.414	-6.7%	-6.5%	-5.8%	-3.3%	-5.2%	-4.6%	-2.9%
\$350,000	0.116	0.147	0.183	0.219	0.259	0.313	0.385	0.125	0.157	0.194	0.227	0.273	0.328	0.396	-7.2%	-6.4%	-5.7%	-3.5%	-5.1%	-4.6%	-2.8%
\$375,000	0.109	0.138	0.172	0.207	0.245	0.299	0.369	0.116	0.146	0.182	0.214	0.258	0.313	0.380	-6.0%	-5.5%	-5.5%	-3.3%	-5.0%	-4.5%	-2.9%
\$400,000	0.102	0.130	0.163	0.197	0.233	0.286	0.354	0.109	0.137	0.171	0.202	0.245	0.298	0.364	-6.4%	-5.1%	-4.7%	-2.5%	-4.9%	-4.0%	-2.7%
\$425,000	0.097	0.123	0.154	0.187	0.222	0.273	0.341	0.103	0.129	0.162	0.191	0.233	0.285	0.350	-5.8%	-4.7%	-4.9%	-2.1%	-4.7%	-4.2%	-2.6%
\$450,000	0.092	0.116	0.146	0.178	0.212	0.262	0.328	0.097	0.122	0.153	0.182	0.222	0.273	0.337	-5.2%	-4.9%	-4.6%	-2.2%	-4.5%	-4.0%	-2.7%
\$475,000	0.087	0.111	0.139	0.169	0.202	0.252	0.317	0.092	0.116	0.145	0.173	0.212	0.262	0.325	-5.4%	-4.3%	-4.1%	-2.3%	-4.7%	-3.8%	-2.5%
\$500,000	0.083	0.106	0.132	0.162	0.194	0.242	0.306	0.088	0.110	0.138	0.165	0.202	0.252	0.313	-5.7%	-3.6%	-4.3%	-1.8%	-4.0%	-4.0%	-2.2%
\$600,000	0.071	0.090	0.112	0.138	0.166	0.210	0.269	0.074	0.093	0.116	0.139	0.172	0.217	0.275	-4.1%	-3.2%	-3.4%	-0.7%	-3.5%	-3.2%	-2.2%
\$700,000	0.062	0.078	0.098	0.121	0.145	0.186	0.241	0.064	0.081	0.101	0.122	0.150	0.191	0.244	-3.1%	-3.7%	-3.0%	-0.8%	-3.3%	-2.6%	-1.2%
\$800,000	0.055	0.070	0.087	0.108	0.129	0.167	0.218	0.056	0.071	0.089	0.108	0.133	0.172	0.221	-1.8%	-1.4%	-2.2%	0.0%	-3.0%	-2.9%	-1.4%
\$900,000	0.050	0.063	0.079	0.098	0.117	0.153	0.200	0.050	0.064	0.080	0.098	0.120	0.156	0.203	0.0%	-1.6%	-1.3%	0.0%	-2.5%	-1.9%	-1.5%
\$1,000,000	0.0452	0.0572	0.0718	0.0893	0.1073	0.1407	0.1854	0.0458	0.0579	0.0727	0.0891	0.1100	0.1440	0.1876	-1.3%	-1.2%	-1.2%	0.2%	-2.5%	-2.3%	-1.2%
\$2,000,000	0.0246	0.0309	0.0386	0.0490	0.0599	0.0825	0.1136	0.0248	0.0310	0.0389	0.0490	0.0615	0.0850	0.1158	-0.8%	-0.3%	-0.8%	0.0%	-2.6%	-2.9%	-1.9%
\$3,000,000	0.0178	0.0218	0.0271	0.0341	0.0416	0.0584	0.0822	0.0178	0.0219	0.0272	0.0344	0.0434	0.0614	0.0860	0.0%	-0.5%	-0.4%	-0.9%	-4.1%	-4.9%	-4.4%
\$4,000,000	0.0141	0.0172	0.0211	0.0264	0.0322	0.0450	0.0641	0.0140	0.0173	0.0214	0.0268	0.0339	0.0482	0.0683	0.7%	-0.6%	-1.4%	-1.5%	-5.0%	-6.6%	-6.1%
\$5,000,000	0.0108	0.0144	0.0176	0.0218	0.0265	0.0367	0.0525	0.0110	0.0146	0.0178	0.0222	0.0279	0.0397	0.0566	-1.8%	-1.4%	-1.1%	-1.8%	-5.0%	-7.6%	-7.2%
\$6,000,000	0.0087	0.0117	0.0152	0.0188	0.0225	0.0312	0.0443	0.0089	0.0119	0.0154	0.0191	0.0238	0.0339	0.0485	-2.2%	-1.7%	-1.3%	-1.6%	-5.5%	-8.0%	-8.7%
\$7,000,000	0.0074	0.0099	0.0129	0.0165	0.0199	0.0272	0.0385	0.0072	0.0098	0.0132	0.0168	0.0210	0.0295	0.0424	2.8%	1.0%	-2.3%	-1.8%	-5.2%	-7.8%	-9.2%
\$8,000,000	0.0063	0.0083	0.0111	0.0147	0.0178	0.0241	0.0340	0.0062	0.0084	0.0114	0.0150	0.0187	0.0263	0.0376	1.6%	-1.2%	-2.6%	-2.0%	-4.8%	-8.4%	-9.6%
\$9,000,000	0.0053	0.0072	0.0096	0.0129	0.0161	0.0216	0.0305	0.0054	0.0072	0.0098	0.0133	0.0171	0.0237	0.0339	-1.9%	0.0%	-2.0%	-3.0%	-5.8%	-8.9%	-10.0%
\$10,000,000	0.0047	0.0063	0.0084	0.0114	0.0149	0.0198	0.0277	0.0050	0.0065	0.0087	0.0117	0.0157	0.0217	0.0308	-6.0%	-3.1%	-3.4%	-2.6%	-5.1%	-8.8%	-10.1%

\* adjusted