

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

Page 10 compares the proposed 2016 excess loss factors with the current 2015 excess loss factors.

Exhibit I

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

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal		387,817					
	P.T.	2,558,618						
	PP	173,404						
	T.T.	22,547						
	MO	1,446						
II.	Injury Type	A	B	C	D	E	F	G
	Fatal	293,492	314,862	339,098	366,691	398,232	434,437	476,171
	P.T.	1,468,627	1,698,961	1,981,497	2,330,066	2,762,614	3,302,506	3,980,281
	PP	119,573	135,923	154,509	175,636	199,652	226,951	257,984
	T.T.	20,594	21,316	22,063	22,837	23,637	24,465	25,323
	MO	1,292	1,354	1,420	1,488	1,560	1,636	1,715

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	2,321,797	0.010	Death	12,806,101	0.011	Death	27,848,548	0.012	Death	14,960,141	0.015
P.T.	3,250,516	0.014	P.T.	22,119,629	0.019	P.T.	55,697,096	0.024	P.T.	33,909,652	0.034
PP	109,821,016	0.473	PP	649,618,573	0.558	PP	1,413,313,824	0.609	PP	648,272,763	0.650
T.T.	80,566,369	0.347	T.T.	327,137,668	0.281	T.T.	577,857,376	0.249	T.T.	221,410,082	0.222
Medical Only	36,220,039	0.156	Medical Only	152,509,020	0.131	Medical Only	245,995,510	0.106	Medical Only	78,790,074	0.079
Total	232,179,737		Total	1,164,190,991		Total	2,320,712,354		Total	997,342,712	
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	30,177,445	0.015	Death	26,016,176	0.025	Death	8,876,904	0.032			
P.T.	78,461,358	0.039	P.T.	66,601,409	0.064	P.T.	24,688,890	0.089			
PP	1,396,209,808	0.694	PP	717,005,797	0.689	PP	200,007,749	0.721			
T.T.	400,354,109	0.199	T.T.	183,153,876	0.176	T.T.	32,733,584	0.118			
Medical Only	106,626,974	0.053	Medical Only	47,869,763	0.046	Medical Only	11,096,130	0.040			
Total	2,011,829,694		Total	1,040,647,021		Total	277,403,257				

PENNSYLVANIA

Excess Loss Factors Calculator
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	0.9730	0.0097	0.014	0.9947	0.0139	0.473	0.9231	0.4366	0.347	0.6519	0.2262	0.156	0.1258	0.0196	0.7060	0.9860
\$15,000		0.9602	0.0096		0.9921	0.0139		0.8886	0.4203		0.5529	0.1919		0.0869	0.0136	0.6493	
\$20,000		0.9475	0.0095		0.9895	0.0139		0.8564	0.4051		0.4783	0.1660		0.0662	0.0103	0.6048	
\$25,000		0.9349	0.0093		0.9870	0.0138		0.8262	0.3908		0.4197	0.1456		0.0533	0.0083	0.5678	
\$30,000		0.9224	0.0092		0.9846	0.0138		0.7978	0.3774		0.3724	0.1292		0.0445	0.0069	0.5365	
\$35,000		0.9100	0.0091		0.9821	0.0138		0.7710	0.3647		0.3334	0.1157		0.0382	0.0060	0.5093	
\$40,000		0.8977	0.0090		0.9797	0.0137		0.7455	0.3526		0.3007	0.1043		0.0333	0.0052	0.4848	
\$50,000		0.8733	0.0087		0.9750	0.0137		0.6981	0.3302		0.2485	0.0862		0.0265	0.0041	0.4429	
\$75,000		0.8145	0.0081		0.9637	0.0135		0.5962	0.2820		0.1640	0.0569		0.0147	0.0023	0.3628	
\$100,000		0.7600	0.0076		0.9528	0.0133		0.5133	0.2428		0.1131	0.0393		0.0106	0.0016	0.3046	
\$125,000		0.7101	0.0071		0.9423	0.0132		0.4467	0.2113		0.0817	0.0284		0.0084	0.0013	0.2613	
\$150,000		0.6640	0.0066		0.9324	0.0131		0.3940	0.1864		0.0619	0.0215		0.0072	0.0011	0.2287	
\$175,000		0.6209	0.0062		0.9228	0.0129		0.3519	0.1665		0.0486	0.0169		0.0064	0.0010	0.2035	
\$200,000		0.5807	0.0058		0.9135	0.0128		0.3177	0.1503		0.0391	0.0136		0.0058	0.0009	0.1834	
\$225,000		0.5434	0.0054		0.9042	0.0127		0.2893	0.1368		0.0321	0.0111		0.0054	0.0008	0.1668	
\$250,000		0.5090	0.0051		0.8952	0.0125		0.2657	0.1257		0.0268	0.0093		0.0051	0.0008	0.1534	
\$275,000		0.4771	0.0048		0.8862	0.0124		0.2457	0.1162		0.0228	0.0079		0.0048	0.0008	0.1421	
\$300,000		0.4474	0.0045		0.8780	0.0123		0.2282	0.1079		0.0196	0.0068		0.0046	0.0007	0.1322	
\$325,000		0.4196	0.0042		0.8679	0.0122		0.2129	0.1007		0.0171	0.0059		0.0045	0.0007	0.1237	
\$350,000		0.3945	0.0039		0.8587	0.0120		0.1994	0.0943		0.0150	0.0052		0.0043	0.0007	0.1161	
\$375,000		0.3727	0.0037		0.8502	0.0119		0.1875	0.0887		0.0133	0.0046		0.0042	0.0007	0.1096	
\$400,000		0.3530	0.0035		0.8419	0.0118		0.1771	0.0838		0.0118	0.0041		0.0041	0.0006	0.1038	
\$425,000		0.3353	0.0034		0.8338	0.0117		0.1679	0.0794		0.0104	0.0036		0.0040	0.0006	0.0987	
\$450,000		0.3195	0.0032		0.8258	0.0116		0.1596	0.0755		0.0092	0.0032		0.0039	0.0006	0.0941	
\$475,000		0.3053	0.0031		0.8179	0.0115		0.1522	0.0720		0.0081	0.0028		0.0038	0.0006	0.0900	
\$500,000		0.2923	0.0029		0.8100	0.0113		0.1455	0.0688		0.0072	0.0025		0.0037	0.0006	0.0861	
\$600,000		0.2508	0.0025		0.7790	0.0109		0.1239	0.0586		0.0047	0.0016		0.0035	0.0005	0.0741	
\$700,000		0.2204	0.0022		0.7487	0.0105		0.1083	0.0512		0.0033	0.0011		0.0032	0.0005	0.0655	
\$800,000		0.1970	0.0020		0.7198	0.0101		0.0963	0.0456		0.0024	0.0008		0.0030	0.0005	0.0590	
\$900,000		0.1785	0.0018		0.6922	0.0097		0.0869	0.0411		0.0018	0.0006		0.0029	0.0004	0.0536	
\$1,000,000		0.1634	0.0016		0.6663	0.0093		0.0792	0.0375		0.0014	0.0005		0.0027	0.0004	0.0493	
\$2,000,000		0.0916	0.0009		0.4784	0.0067		0.0435	0.0206		0.0003	0.0001		0.0015	0.0002	0.0285	
\$3,000,000		0.0657	0.0007		0.3699	0.0052		0.0310	0.0146		0.0001	0.0000		0.0007	0.0001	0.0206	
\$4,000,000		0.0522	0.0005		0.2995	0.0042		0.0245	0.0116		0.0001	0.0000		0.0001	0.0000	0.0163	
\$5,000,000		0.0438	0.0004		0.2498	0.0035		0.0205	0.0097		0.0001	0.0000		0.0000	0.0000	0.0136	
\$6,000,000		0.0379	0.0004		0.2125	0.0030		0.0176	0.0083		0.0000	0.0000		0.0000	0.0000	0.0117	
\$7,000,000		0.0334	0.0003		0.1832	0.0026		0.0154	0.0073		0.0000	0.0000		0.0000	0.0000	0.0102	
\$8,000,000		0.0297	0.0003		0.1595	0.0022		0.0136	0.0065		0.0000	0.0000		0.0000	0.0000	0.0090	
\$9,000,000		0.0266	0.0003		0.1397	0.0020		0.0121	0.0057		0.0000	0.0000		0.0000	0.0000	0.0080	
\$10,000,000		0.0239	0.0002		0.1227	0.0017		0.0108	0.0051		0.0000	0.0000		0.0000	0.0000	0.0070	

Death Average Cost Per Case	\$293,492	Target Cost Ratio	0.9855
P.T. Average Cost Per Case	\$1,468,627	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$119,573	Assessment Factor	1.000
T.T. Average Cost Per Case	\$20,594		

PENNSYLVANIA

Excess Loss Factors Calculator
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	0.9748	0.0107	0.019	0.9954	0.0189	0.558	0.9317	0.5199	0.281	0.6599	0.1854	0.131	0.1311	0.0172	0.7521	0.9860
\$15,000		0.9628	0.0106		0.9931	0.0189		0.9008	0.5026		0.5617	0.1578		0.0908	0.0119	0.7018	
\$20,000		0.9509	0.0105		0.9909	0.0188		0.8716	0.4864		0.4874	0.1370		0.0693	0.0091	0.6618	
\$25,000		0.9392	0.0103		0.9887	0.0188		0.8442	0.4710		0.4287	0.1205		0.0558	0.0073	0.6279	
\$30,000		0.9275	0.0102		0.9866	0.0187		0.8182	0.4565		0.3812	0.1071		0.0467	0.0061	0.5986	
\$35,000		0.9159	0.0101		0.9845	0.0187		0.7935	0.4428		0.3420	0.0961		0.0400	0.0052	0.5729	
\$40,000		0.9044	0.0099		0.9824	0.0187		0.7700	0.4297		0.3090	0.0868		0.0350	0.0046	0.5497	
\$50,000		0.8815	0.0097		0.9782	0.0186		0.7261	0.4052		0.2563	0.0720		0.0278	0.0036	0.5091	
\$75,000		0.8262	0.0091		0.9682	0.0184		0.6306	0.3519		0.1706	0.0479		0.0155	0.0020	0.4293	
\$100,000		0.7743	0.0085		0.9586	0.0182		0.5510	0.3075		0.1187	0.0333		0.0111	0.0015	0.3690	
\$125,000		0.7265	0.0080		0.9494	0.0180		0.4849	0.2706		0.0860	0.0242		0.0088	0.0012	0.3220	
\$150,000		0.6823	0.0075		0.9404	0.0179		0.4308	0.2404		0.0653	0.0183		0.0075	0.0010	0.2851	
\$175,000		0.6410	0.0071		0.9319	0.0177		0.3867	0.2158		0.0514	0.0144		0.0066	0.0009	0.2559	
\$200,000		0.6022	0.0066		0.9236	0.0175		0.3505	0.1956		0.0414	0.0116		0.0060	0.0008	0.2321	
\$225,000		0.5658	0.0062		0.9155	0.0174		0.3202	0.1787		0.0340	0.0096		0.0055	0.0007	0.2126	
\$250,000		0.5320	0.0059		0.9075	0.0172		0.2946	0.1644		0.0284	0.0080		0.0052	0.0007	0.1962	
\$275,000		0.5007	0.0055		0.8996	0.0171		0.2729	0.1523		0.0242	0.0068		0.0050	0.0006	0.1823	
\$300,000		0.4715	0.0052		0.8918	0.0169		0.2542	0.1419		0.0208	0.0058		0.0047	0.0006	0.1704	
\$325,000		0.4440	0.0049		0.8841	0.0168		0.2378	0.1327		0.0181	0.0051		0.0046	0.0006	0.1601	
\$350,000		0.4183	0.0046		0.8769	0.0167		0.2231	0.1245		0.0160	0.0045		0.0044	0.0006	0.1509	
\$375,000		0.3950	0.0043		0.8682	0.0165		0.2102	0.1173		0.0141	0.0040		0.0043	0.0006	0.1427	
\$400,000		0.3745	0.0041		0.8602	0.0163		0.1984	0.1107		0.0126	0.0035		0.0042	0.0005	0.1351	
\$425,000		0.3559	0.0039		0.8527	0.0162		0.1880	0.1049		0.0112	0.0031		0.0041	0.0005	0.1286	
\$450,000		0.3391	0.0037		0.8455	0.0161		0.1788	0.0997		0.0099	0.0028		0.0040	0.0005	0.1228	
\$475,000		0.3239	0.0036		0.8384	0.0159		0.1704	0.0951		0.0081	0.0023		0.0039	0.0005	0.1174	
\$500,000		0.3102	0.0034		0.8315	0.0158		0.1629	0.0909		0.0072	0.0020		0.0038	0.0005	0.1126	
\$600,000		0.2660	0.0029		0.8042	0.0153		0.1387	0.0774		0.0047	0.0013		0.0035	0.0005	0.0974	
\$700,000		0.2337	0.0026		0.7774	0.0148		0.1211	0.0676		0.0033	0.0009		0.0033	0.0004	0.0863	
\$800,000		0.2090	0.0023		0.7513	0.0143		0.1077	0.0601		0.0024	0.0007		0.0031	0.0004	0.0778	
\$900,000		0.1893	0.0021		0.7260	0.0138		0.0972	0.0542		0.0018	0.0005		0.0029	0.0004	0.0710	
\$1,000,000		0.1733	0.0019		0.7018	0.0133		0.0886	0.0495		0.0014	0.0004		0.0028	0.0004	0.0655	
\$2,000,000		0.0971	0.0011		0.5188	0.0099		0.0485	0.0271		0.0003	0.0001		0.0015	0.0002	0.0384	
\$3,000,000		0.0696	0.0008		0.4079	0.0078		0.0344	0.0192		0.0001	0.0000		0.0008	0.0001	0.0279	
\$4,000,000		0.0552	0.0006		0.3343	0.0064		0.0272	0.0152		0.0001	0.0000		0.0002	0.0000	0.0222	
\$5,000,000		0.0463	0.0005		0.2817	0.0054		0.0227	0.0127		0.0001	0.0000		0.0000	0.0000	0.0186	
\$6,000,000		0.0401	0.0004		0.2420	0.0046		0.0196	0.0109		0.0000	0.0000		0.0000	0.0000	0.0159	
\$7,000,000		0.0354	0.0004		0.2108	0.0040		0.0172	0.0096		0.0000	0.0000		0.0000	0.0000	0.0140	
\$8,000,000		0.0316	0.0003		0.1855	0.0035		0.0154	0.0086		0.0000	0.0000		0.0000	0.0000	0.0124	
\$9,000,000		0.0285	0.0003		0.1643	0.0031		0.0138	0.0077		0.0000	0.0000		0.0000	0.0000	0.0111	
\$10,000,000		0.0257	0.0003		0.1463	0.0028		0.0124	0.0069		0.0000	0.0000		0.0000	0.0000	0.0100	

Death Average Cost Per Case	\$314,862	Target Cost Ratio	0.9855
P.T. Average Cost Per Case	\$1,698,961	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$135,923	Assessment Factor	1.000
T.T. Average Cost Per Case	\$21,316		

PENNSYLVANIA

Excess Loss Factors Calculator
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	0.9765	0.0117	0.024	0.9960	0.0239	0.609	0.9395	0.5721	0.249	0.6677	0.1663	0.106	0.1367	0.0145	0.7885	0.9860
\$15,000		0.9653	0.0116		0.9941	0.0239		0.9117	0.5552		0.5704	0.1420		0.0949	0.0101	0.7428	
\$20,000		0.9543	0.0115		0.9922	0.0238		0.8854	0.5392		0.4964	0.1236		0.0725	0.0077	0.7058	
\$25,000		0.9434	0.0113		0.9903	0.0238		0.8605	0.5240		0.4378	0.1090		0.0585	0.0062	0.6743	
\$30,000		0.9325	0.0112		0.9884	0.0237		0.8368	0.5096		0.3901	0.0971		0.0489	0.0052	0.6468	
\$35,000		0.9217	0.0111		0.9866	0.0237		0.8142	0.4958		0.3507	0.0873		0.0420	0.0044	0.6223	
\$40,000		0.9110	0.0109		0.9848	0.0236		0.7926	0.4827		0.3175	0.0790		0.0367	0.0039	0.6001	
\$50,000		0.8897	0.0107		0.9812	0.0235		0.7520	0.4580		0.2642	0.0658		0.0292	0.0031	0.5611	
\$75,000		0.8378	0.0101		0.9725	0.0233		0.6630	0.4038		0.1773	0.0441		0.0165	0.0017	0.4830	
\$100,000		0.7887	0.0095		0.9641	0.0231		0.5875	0.3578		0.1244	0.0310		0.0117	0.0012	0.4226	
\$125,000		0.7432	0.0089		0.9559	0.0229		0.5231	0.3186		0.0906	0.0225		0.0092	0.0010	0.3739	
\$150,000		0.7009	0.0084		0.9481	0.0228		0.4687	0.2855		0.0688	0.0171		0.0078	0.0008	0.3346	
\$175,000		0.6614	0.0079		0.9404	0.0226		0.4232	0.2578		0.0542	0.0135		0.0068	0.0007	0.3025	
\$200,000		0.6241	0.0075		0.9331	0.0224		0.3852	0.2346		0.0438	0.0109		0.0062	0.0007	0.2761	
\$225,000		0.5889	0.0071		0.9260	0.0222		0.3533	0.2151		0.0361	0.0090		0.0057	0.0006	0.2540	
\$250,000		0.5559	0.0067		0.9190	0.0221		0.3260	0.1985		0.0302	0.0075		0.0054	0.0006	0.2354	
\$275,000		0.5251	0.0063		0.9121	0.0219		0.3025	0.1842		0.0256	0.0064		0.0051	0.0005	0.2193	
\$300,000		0.4964	0.0060		0.9052	0.0217		0.2821	0.1718		0.0221	0.0055		0.0049	0.0005	0.2055	
\$325,000		0.4695	0.0056		0.8984	0.0216		0.2644	0.1610		0.0193	0.0048		0.0047	0.0005	0.1935	
\$350,000		0.4440	0.0053		0.8918	0.0214		0.2488	0.1515		0.0169	0.0042		0.0045	0.0005	0.1829	
\$375,000		0.4200	0.0050		0.8851	0.0212		0.2348	0.1430		0.0150	0.0037		0.0044	0.0005	0.1734	
\$400,000		0.3981	0.0048		0.8795	0.0211		0.2220	0.1352		0.0134	0.0033		0.0043	0.0005	0.1649	
\$425,000		0.3787	0.0045		0.8718	0.0209		0.2107	0.1283		0.0120	0.0030		0.0042	0.0004	0.1571	
\$450,000		0.3611	0.0043		0.8647	0.0208		0.2003	0.1220		0.0107	0.0027		0.0041	0.0004	0.1502	
\$475,000		0.3449	0.0041		0.8580	0.0206		0.1909	0.1163		0.0095	0.0024		0.0040	0.0004	0.1438	
\$500,000		0.3303	0.0040		0.8516	0.0204		0.1824	0.1111		0.0072	0.0018		0.0039	0.0004	0.1377	
\$600,000		0.2832	0.0034		0.8275	0.0199		0.1553	0.0946		0.0047	0.0012		0.0036	0.0004	0.1195	
\$700,000		0.2488	0.0030		0.8041	0.0193		0.1356	0.0826		0.0033	0.0008		0.0034	0.0004	0.1061	
\$800,000		0.2224	0.0027		0.7811	0.0187		0.1206	0.0734		0.0024	0.0006		0.0032	0.0003	0.0957	
\$900,000		0.2015	0.0024		0.7586	0.0182		0.1087	0.0662		0.0018	0.0005		0.0030	0.0003	0.0876	
\$1,000,000		0.1844	0.0022		0.7366	0.0177		0.0991	0.0604		0.0014	0.0004		0.0028	0.0003	0.0810	
\$2,000,000		0.1033	0.0012		0.5614	0.0135		0.0542	0.0330		0.0003	0.0001		0.0016	0.0002	0.0480	
\$3,000,000		0.0739	0.0009		0.4493	0.0108		0.0383	0.0233		0.0001	0.0000		0.0009	0.0001	0.0351	
\$4,000,000		0.0586	0.0007		0.3730	0.0090		0.0302	0.0184		0.0001	0.0000		0.0003	0.0000	0.0281	
\$5,000,000		0.0491	0.0006		0.3176	0.0076		0.0252	0.0153		0.0001	0.0000		0.0000	0.0000	0.0235	
\$6,000,000		0.0425	0.0005		0.2753	0.0066		0.0217	0.0132		0.0000	0.0000		0.0000	0.0000	0.0203	
\$7,000,000		0.0376	0.0005		0.2420	0.0058		0.0192	0.0117		0.0000	0.0000		0.0000	0.0000	0.0180	
\$8,000,000		0.0337	0.0004		0.2148	0.0052		0.0172	0.0104		0.0000	0.0000		0.0000	0.0000	0.0160	
\$9,000,000		0.0304	0.0004		0.1922	0.0046		0.0155	0.0094		0.0000	0.0000		0.0000	0.0000	0.0144	
\$10,000,000		0.0276	0.0003		0.1729	0.0041		0.0141	0.0086		0.0000	0.0000		0.0000	0.0000	0.0130	

Death Average Cost Per Case	\$339,098	Target Cost Ratio	0.9855
P.T. Average Cost Per Case	\$1,981,497	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$154,509	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,063		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group D

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.015	0.9782	0.0147	0.034	0.9966	0.0339	0.650	0.9464	0.6152	0.222	0.6755	0.1500	0.079	0.1424	0.0113	0.8251	0.9860
\$15,000		0.9678	0.0145		0.9950	0.0338		0.9216	0.5990		0.5790	0.1285		0.0991	0.0078	0.7836	
\$20,000		0.9576	0.0144		0.9933	0.0338		0.8979	0.5836		0.5054	0.1122		0.0758	0.0060	0.7500	
\$25,000		0.9475	0.0142		0.9917	0.0337		0.8753	0.5690		0.4468	0.0992		0.0612	0.0048	0.7209	
\$30,000		0.9374	0.0141		0.9901	0.0337		0.8538	0.5550		0.3991	0.0886		0.0512	0.0040	0.6954	
\$35,000		0.9274	0.0139		0.9885	0.0336		0.8332	0.5415		0.3594	0.0798		0.0440	0.0035	0.6723	
\$40,000		0.9174	0.0138		0.9869	0.0336		0.8134	0.5287		0.3260	0.0724		0.0385	0.0030	0.6515	
\$50,000		0.8977	0.0135		0.9838	0.0335		0.7760	0.5044		0.2722	0.0604		0.0307	0.0024	0.6142	
\$75,000		0.8493	0.0127		0.9763	0.0332		0.6933	0.4507		0.1842	0.0409		0.0201	0.0016	0.5391	
\$100,000		0.8031	0.0120		0.9691	0.0329		0.6223	0.4045		0.1303	0.0289		0.0124	0.0010	0.4793	
\$125,000		0.7599	0.0114		0.9620	0.0327		0.5606	0.3644		0.0953	0.0211		0.0097	0.0008	0.4304	
\$150,000		0.7196	0.0108		0.9551	0.0325		0.5070	0.3296		0.0725	0.0161		0.0081	0.0006	0.3896	
\$175,000		0.6819	0.0102		0.9484	0.0322		0.4610	0.2996		0.0572	0.0127		0.0071	0.0006	0.3553	
\$200,000		0.6463	0.0097		0.9419	0.0320		0.4217	0.2741		0.0463	0.0103		0.0064	0.0005	0.3266	
\$225,000		0.6125	0.0092		0.9356	0.0318		0.3881	0.2523		0.0382	0.0085		0.0059	0.0005	0.3023	
\$250,000		0.5806	0.0087		0.9295	0.0316		0.3593	0.2336		0.0320	0.0071		0.0055	0.0004	0.2814	
\$275,000		0.5504	0.0083		0.9235	0.0314		0.3343	0.2173		0.0272	0.0060		0.0052	0.0004	0.2634	
\$300,000		0.5222	0.0078		0.9176	0.0312		0.3125	0.2031		0.0234	0.0052		0.0050	0.0004	0.2477	
\$325,000		0.4958	0.0074		0.9117	0.0310		0.2932	0.1906		0.0204	0.0045		0.0048	0.0004	0.2339	
\$350,000		0.4709	0.0071		0.9058	0.0308		0.2762	0.1796		0.0180	0.0040		0.0046	0.0004	0.2219	
\$375,000		0.4472	0.0067		0.9001	0.0306		0.2612	0.1698		0.0160	0.0035		0.0045	0.0004	0.2110	
\$400,000		0.4248	0.0064		0.8944	0.0304		0.2477	0.1610		0.0142	0.0032		0.0043	0.0003	0.2013	
\$425,000		0.4040	0.0061		0.8887	0.0302		0.2354	0.1530		0.0128	0.0028		0.0042	0.0003	0.1924	
\$450,000		0.3853	0.0058		0.8831	0.0300		0.2240	0.1456		0.0115	0.0025		0.0041	0.0003	0.1842	
\$475,000		0.3686	0.0055		0.8782	0.0299		0.2138	0.1390		0.0102	0.0023		0.0040	0.0003	0.1770	
\$500,000		0.3529	0.0053		0.8717	0.0296		0.2044	0.1329		0.0091	0.0020		0.0040	0.0003	0.1701	
\$600,000		0.3025	0.0045		0.8491	0.0289		0.1739	0.1130		0.0047	0.0010		0.0037	0.0003	0.1477	
\$700,000		0.2657	0.0040		0.8286	0.0282		0.1517	0.0986		0.0033	0.0007		0.0035	0.0003	0.1318	
\$800,000		0.2375	0.0036		0.8087	0.0275		0.1349	0.0877		0.0024	0.0005		0.0033	0.0003	0.1196	
\$900,000		0.2151	0.0032		0.7891	0.0268		0.1217	0.0791		0.0018	0.0004		0.0031	0.0002	0.1097	
\$1,000,000		0.1970	0.0030		0.7697	0.0262		0.1109	0.0721		0.0014	0.0003		0.0029	0.0002	0.1018	
\$2,000,000		0.1102	0.0017		0.6057	0.0206		0.0605	0.0394		0.0003	0.0001		0.0017	0.0001	0.0619	
\$3,000,000		0.0788	0.0012		0.4939	0.0168		0.0427	0.0278		0.0001	0.0000		0.0009	0.0001	0.0459	
\$4,000,000		0.0624	0.0009		0.4154	0.0141		0.0335	0.0218		0.0001	0.0000		0.0004	0.0000	0.0368	
\$5,000,000		0.0522	0.0008		0.3574	0.0122		0.0279	0.0181		0.0001	0.0000		0.0000	0.0000	0.0311	
\$6,000,000		0.0452	0.0007		0.3127	0.0106		0.0241	0.0156		0.0000	0.0000		0.0000	0.0000	0.0269	
\$7,000,000		0.0400	0.0006		0.2771	0.0094		0.0213	0.0138		0.0000	0.0000		0.0000	0.0000	0.0238	
\$8,000,000		0.0359	0.0005		0.2480	0.0084		0.0191	0.0124		0.0000	0.0000		0.0000	0.0000	0.0213	
\$9,000,000		0.0326	0.0005		0.2236	0.0076		0.0173	0.0112		0.0000	0.0000		0.0000	0.0000	0.0193	
\$10,000,000		0.0297	0.0004		0.2029	0.0069		0.0158	0.0103		0.0000	0.0000		0.0000	0.0000	0.0176	

Death Average Cost Per Case	\$366,691	Target Cost Ratio	0.9855
P.T. Average Cost Per Case	\$2,330,066	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$175,636	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,837		

PENNSYLVANIA

Excess Loss Factors Calculator
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	0.015	0.9799	0.0147	0.039	0.9971	0.0389	0.694	0.9526	0.6611	0.199	0.6831	0.1359	0.053	0.1484	0.0079	0.8585	0.9860
\$15,000		0.9703	0.0146		0.9957	0.0388		0.9304	0.6457		0.5876	0.1169		0.1035	0.0055	0.8215	
\$20,000		0.9608	0.0144		0.9943	0.0388		0.9091	0.6309		0.5144	0.1024		0.0792	0.0042	0.7907	
\$25,000		0.9515	0.0143		0.9930	0.0387		0.8888	0.6168		0.4559	0.0907		0.0641	0.0034	0.7639	
\$30,000		0.9422	0.0141		0.9916	0.0387		0.8692	0.6033		0.4080	0.0812		0.0537	0.0028	0.7401	
\$35,000		0.9329	0.0140		0.9902	0.0386		0.8505	0.5902		0.3682	0.0733		0.0461	0.0024	0.7185	
\$40,000		0.9237	0.0139		0.9889	0.0386		0.8324	0.5777		0.3345	0.0666		0.0404	0.0021	0.6989	
\$50,000		0.9055	0.0136		0.9863	0.0385		0.7981	0.5539		0.2803	0.0558		0.0322	0.0017	0.6635	
\$75,000		0.8606	0.0129		0.9798	0.0382		0.7216	0.5008		0.1913	0.0381		0.0211	0.0011	0.5911	
\$100,000		0.8175	0.0123		0.9736	0.0380		0.6552	0.4547		0.1363	0.0271		0.0130	0.0007	0.5328	
\$125,000		0.7767	0.0116		0.9675	0.0377		0.5967	0.4141		0.1002	0.0199		0.0102	0.0005	0.4838	
\$150,000		0.7384	0.0111		0.9616	0.0375		0.5449	0.3782		0.0764	0.0152		0.0085	0.0004	0.4424	
\$175,000		0.7025	0.0105		0.9558	0.0373		0.4993	0.3465		0.0604	0.0120		0.0074	0.0004	0.4067	
\$200,000		0.6686	0.0100		0.9501	0.0371		0.4594	0.3188		0.0490	0.0097		0.0066	0.0004	0.3760	
\$225,000		0.6364	0.0095		0.9445	0.0368		0.4247	0.2947		0.0405	0.0081		0.0061	0.0003	0.3494	
\$250,000		0.6057	0.0091		0.9391	0.0366		0.3945	0.2738		0.0339	0.0067		0.0057	0.0003	0.3265	
\$275,000		0.5766	0.0086		0.9339	0.0364		0.3682	0.2555		0.0288	0.0057		0.0053	0.0003	0.3065	
\$300,000		0.5490	0.0082		0.9287	0.0362		0.3450	0.2394		0.0248	0.0049		0.0051	0.0003	0.2890	
\$325,000		0.5230	0.0078		0.9237	0.0360		0.3245	0.2252		0.0217	0.0043		0.0049	0.0003	0.2736	
\$350,000		0.4986	0.0075		0.9187	0.0358		0.3061	0.2124		0.0191	0.0038		0.0047	0.0002	0.2597	
\$375,000		0.4754	0.0071		0.9137	0.0356		0.2897	0.2011		0.0169	0.0034		0.0046	0.0002	0.2474	
\$400,000		0.4534	0.0068		0.9088	0.0354		0.2750	0.1909		0.0151	0.0030		0.0044	0.0002	0.2363	
\$425,000		0.4324	0.0065		0.9039	0.0353		0.2618	0.1817		0.0136	0.0027		0.0043	0.0002	0.2264	
\$450,000		0.4126	0.0062		0.8990	0.0351		0.2499	0.1734		0.0122	0.0024		0.0042	0.0002	0.2173	
\$475,000		0.3945	0.0059		0.8943	0.0349		0.2388	0.1657		0.0110	0.0022		0.0041	0.0002	0.2089	
\$500,000		0.3782	0.0057		0.8895	0.0347		0.2285	0.1586		0.0098	0.0020		0.0040	0.0002	0.2012	
\$600,000		0.3243	0.0049		0.8702	0.0339		0.1948	0.1352		0.0047	0.0009		0.0038	0.0002	0.1751	
\$700,000		0.2847	0.0043		0.8511	0.0332		0.1699	0.1179		0.0033	0.0007		0.0035	0.0002	0.1563	
\$800,000		0.2545	0.0038		0.8337	0.0325		0.1510	0.1048		0.0024	0.0005		0.0033	0.0002	0.1418	
\$900,000		0.2306	0.0035		0.8168	0.0319		0.1362	0.0945		0.0018	0.0004		0.0032	0.0002	0.1305	
\$1,000,000		0.2111	0.0032		0.8001	0.0312		0.1241	0.0861		0.0014	0.0003		0.0030	0.0002	0.1210	
\$2,000,000		0.1181	0.0018		0.6506	0.0254		0.0677	0.0470		0.0003	0.0001		0.0018	0.0001	0.0744	
\$3,000,000		0.0843	0.0013		0.5412	0.0211		0.0477	0.0331		0.0001	0.0000		0.0010	0.0001	0.0556	
\$4,000,000		0.0667	0.0010		0.4616	0.0180		0.0373	0.0259		0.0001	0.0000		0.0005	0.0000	0.0449	
\$5,000,000		0.0558	0.0008		0.4014	0.0157		0.0310	0.0215		0.0001	0.0000		0.0001	0.0000	0.0380	
\$6,000,000		0.0483	0.0007		0.3544	0.0138		0.0267	0.0185		0.0000	0.0000		0.0000	0.0000	0.0330	
\$7,000,000		0.0427	0.0006		0.3166	0.0123		0.0236	0.0164		0.0000	0.0000		0.0000	0.0000	0.0293	
\$8,000,000		0.0384	0.0006		0.2854	0.0111		0.0212	0.0147		0.0000	0.0000		0.0000	0.0000	0.0264	
\$9,000,000		0.0349	0.0005		0.2592	0.0101		0.0192	0.0134		0.0000	0.0000		0.0000	0.0000	0.0240	
\$10,000,000		0.0319	0.0005		0.2369	0.0092		0.0176	0.0122		0.0000	0.0000		0.0000	0.0000	0.0219	

Death Average Cost Per Case	\$398,232	Target Cost Ratio	0.9855
P.T. Average Cost Per Case	\$2,762,614	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$199,652	Assessment Factor	1.000
T.T. Average Cost Per Case	\$23,637		

PENNSYLVANIA

Excess Loss Factors Calculator
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	0.025	0.9815	0.0245	0.064	0.9976	0.0638	0.689	0.9580	0.6601	0.176	0.6907	0.1216	0.046	0.1545	0.0071	0.8771	0.9860
\$15,000		0.9727	0.0243		0.9964	0.0638		0.9383	0.6465		0.5961	0.1049		0.1080	0.0050	0.8445	
\$20,000		0.9640	0.0241		0.9952	0.0637		0.9192	0.6334		0.5233	0.0921		0.0828	0.0038	0.8171	
\$25,000		0.9554	0.0239		0.9941	0.0636		0.9009	0.6207		0.4650	0.0818		0.0670	0.0031	0.7931	
\$30,000		0.9468	0.0237		0.9929	0.0635		0.8833	0.6086		0.4170	0.0734		0.0562	0.0026	0.7718	
\$35,000		0.9383	0.0235		0.9918	0.0635		0.8662	0.5968		0.3770	0.0664		0.0483	0.0022	0.7524	
\$40,000		0.9299	0.0232		0.9907	0.0634		0.8498	0.5855		0.3431	0.0604		0.0423	0.0019	0.7344	
\$50,000		0.9131	0.0228		0.9884	0.0633		0.8184	0.5639		0.2884	0.0508		0.0338	0.0016	0.7024	
\$75,000		0.8717	0.0218		0.9829	0.0629		0.7479	0.5153		0.1983	0.0349		0.0222	0.0010	0.6359	
\$100,000		0.8316	0.0208		0.9776	0.0626		0.6861	0.4727		0.1425	0.0251		0.0138	0.0006	0.5818	
\$125,000		0.7933	0.0198		0.9725	0.0622		0.6310	0.4348		0.1053	0.0185		0.0107	0.0005	0.5358	
\$150,000		0.7572	0.0189		0.9674	0.0619		0.5816	0.4007		0.0805	0.0142		0.0089	0.0004	0.4961	
\$175,000		0.7232	0.0181		0.9624	0.0616		0.5373	0.3702		0.0637	0.0112		0.0077	0.0004	0.4615	
\$200,000		0.6910	0.0173		0.9576	0.0613		0.4977	0.3429		0.0517	0.0091		0.0069	0.0003	0.4309	
\$225,000		0.6604	0.0165		0.9528	0.0610		0.4625	0.3187		0.0428	0.0075		0.0063	0.0003	0.4040	
\$250,000		0.6312	0.0158		0.9481	0.0607		0.4313	0.2972		0.0360	0.0063		0.0058	0.0003	0.3803	
\$275,000		0.6032	0.0151		0.9434	0.0604		0.4038	0.2782		0.0306	0.0054		0.0055	0.0003	0.3594	
\$300,000		0.5766	0.0144		0.9389	0.0601		0.3794	0.2614		0.0263	0.0046		0.0052	0.0002	0.3407	
\$325,000		0.5512	0.0138		0.9345	0.0598		0.3577	0.2465		0.0230	0.0040		0.0050	0.0002	0.3243	
\$350,000		0.5273	0.0132		0.9302	0.0595		0.3383	0.2331		0.0202	0.0036		0.0048	0.0002	0.3096	
\$375,000		0.5046	0.0126		0.9260	0.0593		0.3207	0.2210		0.0180	0.0032		0.0047	0.0002	0.2963	
\$400,000		0.4830	0.0121		0.9218	0.0590		0.3048	0.2100		0.0161	0.0028		0.0045	0.0002	0.2841	
\$425,000		0.4625	0.0116		0.9176	0.0587		0.2904	0.2001		0.0145	0.0025		0.0044	0.0002	0.2731	
\$450,000		0.4428	0.0111		0.9134	0.0585		0.2774	0.1911		0.0131	0.0023		0.0043	0.0002	0.2632	
\$475,000		0.4240	0.0106		0.9093	0.0582		0.2655	0.1829		0.0118	0.0021		0.0042	0.0002	0.2540	
\$500,000		0.4064	0.0102		0.9052	0.0579		0.2546	0.1754		0.0106	0.0019		0.0041	0.0002	0.2456	
\$600,000		0.3491	0.0087		0.8891	0.0569		0.2180	0.1502		0.0047	0.0008		0.0038	0.0002	0.2168	
\$700,000		0.3064	0.0077		0.8733	0.0559		0.1903	0.1311		0.0033	0.0006		0.0036	0.0002	0.1955	
\$800,000		0.2738	0.0068		0.8567	0.0548		0.1691	0.1165		0.0024	0.0004		0.0034	0.0002	0.1787	
\$900,000		0.2480	0.0062		0.8418	0.0539		0.1524	0.1050		0.0018	0.0003		0.0032	0.0001	0.1655	
\$1,000,000		0.2270	0.0057		0.8275	0.0530		0.1389	0.0957		0.0014	0.0003		0.0031	0.0001	0.1548	
\$2,000,000		0.1270	0.0032		0.6951	0.0445		0.0757	0.0522		0.0003	0.0001		0.0019	0.0001	0.1001	
\$3,000,000		0.0906	0.0023		0.5903	0.0378		0.0532	0.0367		0.0001	0.0000		0.0011	0.0001	0.0769	
\$4,000,000		0.0716	0.0018		0.5109	0.0327		0.0416	0.0287		0.0001	0.0000		0.0006	0.0000	0.0632	
\$5,000,000		0.0598	0.0015		0.4494	0.0288		0.0345	0.0238		0.0001	0.0000		0.0002	0.0000	0.0541	
\$6,000,000		0.0517	0.0013		0.4004	0.0256		0.0296	0.0204		0.0000	0.0000		0.0000	0.0000	0.0473	
\$7,000,000		0.0458	0.0011		0.3605	0.0231		0.0261	0.0180		0.0000	0.0000		0.0000	0.0000	0.0422	
\$8,000,000		0.0412	0.0010		0.3274	0.0210		0.0235	0.0162		0.0000	0.0000		0.0000	0.0000	0.0382	
\$9,000,000		0.0375	0.0009		0.2994	0.0192		0.0213	0.0147		0.0000	0.0000		0.0000	0.0000	0.0348	
\$10,000,000		0.0344	0.0009		0.2753	0.0176		0.0196	0.0135		0.0000	0.0000		0.0000	0.0000	0.0320	

Death Average Cost Per Case	\$434,437	Target Cost Ratio	0.9855
P.T. Average Cost Per Case	\$3,302,506	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$226,951	Assessment Factor	1.000
T.T. Average Cost Per Case	\$24,465		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group G

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.032	0.9830	0.0315	0.089	0.9980	0.0888	0.721	0.9629	0.6943	0.118	0.6982	0.0824	0.040	0.1609	0.0064	0.9034	0.9860
\$15,000		0.9750	0.0312		0.9970	0.0887		0.9453	0.6816		0.6045	0.0713		0.1127	0.0045	0.8773	
\$20,000		0.9670	0.0309		0.9960	0.0886		0.9283	0.6693		0.5322	0.0628		0.0866	0.0035	0.8551	
\$25,000		0.9591	0.0307		0.9951	0.0886		0.9119	0.6575		0.4740	0.0559		0.0701	0.0028	0.8355	
\$30,000		0.9513	0.0304		0.9941	0.0885		0.8959	0.6460		0.4261	0.0503		0.0588	0.0024	0.8176	
\$35,000		0.9435	0.0302		0.9932	0.0884		0.8805	0.6349		0.3859	0.0455		0.0506	0.0020	0.8010	
\$40,000		0.9358	0.0299		0.9922	0.0883		0.8656	0.6241		0.3518	0.0415		0.0443	0.0018	0.7856	
\$50,000		0.9204	0.0295		0.9903	0.0881		0.8370	0.6035		0.2967	0.0350		0.0354	0.0014	0.7575	
\$75,000		0.8825	0.0282		0.9857	0.0877		0.7722	0.5568		0.2054	0.0242		0.0233	0.0009	0.6978	
\$100,000		0.8455	0.0271		0.9812	0.0873		0.7149	0.5154		0.1487	0.0176		0.0146	0.0006	0.6480	
\$125,000		0.8099	0.0259		0.9769	0.0869		0.6634	0.4783		0.1105	0.0130		0.0113	0.0005	0.6046	
\$150,000		0.7759	0.0248		0.9726	0.0866		0.6168	0.4447		0.0848	0.0100		0.0093	0.0004	0.5665	
\$175,000		0.7438	0.0238		0.9684	0.0862		0.5743	0.4141		0.0671	0.0079		0.0080	0.0003	0.5323	
\$200,000		0.7134	0.0228		0.9642	0.0858		0.5357	0.3863		0.0546	0.0064		0.0071	0.0003	0.5016	
\$225,000		0.6844	0.0219		0.9601	0.0855		0.5008	0.3611		0.0453	0.0053		0.0065	0.0003	0.4741	
\$250,000		0.6567	0.0210		0.9561	0.0851		0.4693	0.3384		0.0381	0.0045		0.0060	0.0002	0.4492	
\$275,000		0.6302	0.0202		0.9522	0.0847		0.4410	0.3180		0.0324	0.0038		0.0057	0.0002	0.4269	
\$300,000		0.6047	0.0193		0.9483	0.0844		0.4156	0.2997		0.0279	0.0033		0.0054	0.0002	0.4069	
\$325,000		0.5802	0.0186		0.9444	0.0841		0.3928	0.2832		0.0244	0.0029		0.0051	0.0002	0.3890	
\$350,000		0.5569	0.0178		0.9407	0.0837		0.3723	0.2684		0.0215	0.0025		0.0049	0.0002	0.3726	
\$375,000		0.5347	0.0171		0.9370	0.0834		0.3537	0.2551		0.0191	0.0023		0.0048	0.0002	0.3581	
\$400,000		0.5136	0.0164		0.9333	0.0831		0.3369	0.2429		0.0171	0.0020		0.0046	0.0002	0.3446	
\$425,000		0.4935	0.0158		0.9298	0.0827		0.3214	0.2318		0.0154	0.0018		0.0045	0.0002	0.3323	
\$450,000		0.4742	0.0152		0.9262	0.0824		0.3073	0.2216		0.0139	0.0016		0.0044	0.0002	0.3210	
\$475,000		0.4558	0.0146		0.9227	0.0821		0.2944	0.2122		0.0126	0.0015		0.0043	0.0002	0.3106	
\$500,000		0.4380	0.0140		0.9193	0.0818		0.2825	0.2037		0.0114	0.0013		0.0042	0.0002	0.3010	
\$600,000		0.3771	0.0121		0.9056	0.0806		0.2434	0.1755		0.0047	0.0006		0.0039	0.0002	0.2690	
\$700,000		0.3311	0.0106		0.8922	0.0794		0.2132	0.1537		0.0033	0.0004		0.0037	0.0001	0.2442	
\$800,000		0.2958	0.0095		0.8801	0.0783		0.1894	0.1366		0.0024	0.0003		0.0035	0.0001	0.2248	
\$900,000		0.2679	0.0086		0.8652	0.0770		0.1707	0.1230		0.0018	0.0002		0.0033	0.0001	0.2089	
\$1,000,000		0.2452	0.0078		0.8522	0.0758		0.1555	0.1121		0.0014	0.0002		0.0031	0.0001	0.1960	
\$2,000,000		0.1371	0.0044		0.7376	0.0656		0.0847	0.0610		0.0003	0.0000		0.0020	0.0001	0.1311	
\$3,000,000		0.0978	0.0031		0.6402	0.0570		0.0595	0.0429		0.0001	0.0000		0.0012	0.0000	0.1030	
\$4,000,000		0.0771	0.0025		0.5626	0.0501		0.0464	0.0334		0.0001	0.0000		0.0007	0.0000	0.0860	
\$5,000,000		0.0643	0.0021		0.5008	0.0446		0.0384	0.0277		0.0001	0.0000		0.0002	0.0000	0.0744	
\$6,000,000		0.0556	0.0018		0.4505	0.0401		0.0330	0.0238		0.0000	0.0000		0.0000	0.0000	0.0657	
\$7,000,000		0.0492	0.0016		0.4090	0.0364		0.0290	0.0209		0.0000	0.0000		0.0000	0.0000	0.0589	
\$8,000,000		0.0443	0.0014		0.3741	0.0333		0.0260	0.0188		0.0000	0.0000		0.0000	0.0000	0.0535	
\$9,000,000		0.0403	0.0013		0.3443	0.0306		0.0237	0.0171		0.0000	0.0000		0.0000	0.0000	0.0490	
\$10,000,000		0.0370	0.0012		0.3186	0.0284		0.0217	0.0157		0.0000	0.0000		0.0000	0.0000	0.0453	

Death Average Cost Per Case	\$476,171	Target Cost Ratio	0.9855
P.T. Average Cost Per Case	\$3,980,281	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$257,984	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,323		

PENNSYLVANIA
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 4/1/16
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2016 Excess Loss Factors*							2015 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	0.701	0.746	0.782	0.818	0.851	0.869	0.895	0.696	0.750	0.780	0.815	0.846	0.870	0.896	0.7%	-0.5%	0.3%	0.4%	0.6%	-0.1%	-0.1%
\$15,000	0.645	0.697	0.737	0.777	0.815	0.837	0.870	0.640	0.701	0.735	0.774	0.809	0.838	0.870	0.8%	-0.6%	0.3%	0.4%	0.7%	-0.1%	0.0%
\$20,000	0.601	0.657	0.701	0.744	0.784	0.810	0.848	0.596	0.663	0.698	0.740	0.778	0.811	0.849	0.8%	-0.9%	0.4%	0.5%	0.8%	-0.1%	-0.1%
\$25,000	0.565	0.624	0.670	0.715	0.758	0.787	0.828	0.559	0.630	0.667	0.711	0.751	0.787	0.829	1.1%	-1.0%	0.4%	0.6%	0.9%	0.0%	-0.1%
\$30,000	0.534	0.595	0.642	0.690	0.734	0.766	0.811	0.528	0.601	0.639	0.686	0.728	0.766	0.811	1.1%	-1.0%	0.5%	0.6%	0.8%	0.0%	0.0%
\$35,000	0.507	0.570	0.618	0.668	0.713	0.747	0.794	0.501	0.575	0.615	0.663	0.706	0.747	0.795	1.2%	-0.9%	0.5%	0.8%	1.0%	0.0%	-0.1%
\$40,000	0.483	0.547	0.596	0.647	0.694	0.729	0.779	0.477	0.552	0.593	0.642	0.686	0.729	0.780	1.3%	-0.9%	0.5%	0.8%	1.2%	0.0%	-0.1%
\$50,000	0.442	0.507	0.558	0.610	0.659	0.697	0.752	0.435	0.512	0.554	0.605	0.651	0.697	0.752	1.6%	-1.0%	0.7%	0.8%	1.2%	0.0%	0.0%
\$75,000	0.363	0.428	0.481	0.536	0.588	0.632	0.693	0.354	0.430	0.474	0.529	0.579	0.630	0.693	2.5%	-0.5%	1.5%	1.3%	1.6%	0.3%	0.0%
\$100,000	0.305	0.369	0.422	0.477	0.530	0.578	0.644	0.294	0.367	0.412	0.468	0.519	0.575	0.643	3.7%	0.5%	2.4%	1.9%	2.1%	0.5%	0.2%
\$125,000	0.263	0.322	0.374	0.429	0.482	0.533	0.601	0.250	0.318	0.362	0.418	0.469	0.528	0.599	5.2%	1.3%	3.3%	2.6%	2.8%	0.9%	0.3%
\$150,000	0.230	0.286	0.335	0.389	0.441	0.494	0.563	0.217	0.279	0.321	0.375	0.427	0.487	0.560	6.0%	2.5%	4.4%	3.7%	3.3%	1.4%	0.5%
\$175,000	0.206	0.257	0.303	0.355	0.406	0.460	0.530	0.191	0.248	0.288	0.340	0.390	0.451	0.525	7.9%	3.6%	5.2%	4.4%	4.1%	2.0%	1.0%
\$200,000	0.186	0.234	0.277	0.327	0.376	0.430	0.499	0.170	0.223	0.260	0.310	0.359	0.419	0.494	9.4%	4.9%	6.5%	5.5%	4.7%	2.6%	1.0%
\$225,000	0.169	0.215	0.255	0.303	0.349	0.403	0.472	0.154	0.202	0.237	0.285	0.331	0.391	0.465	9.7%	6.4%	7.6%	6.3%	5.4%	3.1%	1.5%
\$250,000	0.156	0.198	0.237	0.282	0.327	0.380	0.448	0.140	0.185	0.218	0.263	0.307	0.366	0.440	11.4%	7.0%	8.7%	7.2%	6.5%	3.8%	1.8%
\$275,000	0.145	0.185	0.221	0.265	0.307	0.359	0.426	0.129	0.171	0.202	0.245	0.287	0.344	0.416	12.4%	8.2%	9.4%	8.2%	7.0%	4.4%	2.4%
\$300,000	0.135	0.173	0.208	0.249	0.290	0.341	0.406	0.120	0.158	0.187	0.228	0.269	0.324	0.396	12.5%	9.5%	11.2%	9.2%	7.8%	5.2%	2.5%
\$325,000	0.127	0.163	0.196	0.236	0.275	0.325	0.388	0.112	0.148	0.175	0.214	0.253	0.307	0.377	13.4%	10.1%	12.0%	10.3%	8.7%	5.9%	2.9%
\$350,000	0.119	0.154	0.185	0.224	0.261	0.310	0.372	0.106	0.139	0.165	0.202	0.238	0.292	0.360	12.3%	10.8%	12.1%	10.9%	9.7%	6.2%	3.3%
\$375,000	0.113	0.146	0.176	0.213	0.249	0.297	0.358	0.100	0.131	0.156	0.191	0.226	0.278	0.344	13.0%	11.5%	12.8%	11.5%	10.2%	6.8%	4.1%
\$400,000	0.107	0.138	0.168	0.203	0.238	0.285	0.345	0.095	0.125	0.148	0.181	0.215	0.265	0.330	12.6%	10.4%	13.5%	12.2%	10.7%	7.5%	4.5%
\$425,000	0.102	0.132	0.160	0.195	0.228	0.274	0.333	0.090	0.119	0.141	0.173	0.205	0.254	0.317	13.3%	10.9%	13.5%	12.7%	11.2%	7.9%	5.0%
\$450,000	0.098	0.126	0.153	0.187	0.219	0.264	0.321	0.086	0.114	0.134	0.165	0.196	0.243	0.306	14.0%	10.5%	14.2%	13.3%	11.7%	8.6%	4.9%
\$475,000	0.094	0.121	0.147	0.179	0.211	0.255	0.311	0.083	0.109	0.129	0.158	0.187	0.234	0.295	13.3%	11.0%	14.0%	13.3%	12.8%	9.0%	5.4%
\$500,000	0.090	0.116	0.141	0.173	0.203	0.247	0.302	0.080	0.105	0.124	0.152	0.180	0.226	0.285	12.5%	10.5%	13.7%	13.8%	12.8%	9.3%	6.0%
\$600,000	0.078	0.101	0.123	0.151	0.178	0.219	0.270	0.069	0.091	0.108	0.133	0.157	0.198	0.252	13.0%	11.0%	13.9%	13.5%	13.4%	10.6%	7.1%
\$700,000	0.070	0.090	0.110	0.135	0.159	0.198	0.246	0.062	0.081	0.096	0.119	0.140	0.178	0.228	12.9%	11.1%	14.6%	13.4%	13.6%	11.2%	7.9%
\$800,000	0.063	0.082	0.099	0.123	0.145	0.181	0.227	0.056	0.073	0.087	0.108	0.127	0.163	0.210	12.5%	12.3%	13.8%	13.9%	14.2%	11.0%	8.1%
\$900,000	0.058	0.075	0.091	0.113	0.134	0.168	0.211	0.052	0.067	0.080	0.099	0.117	0.152	0.195	11.5%	11.9%	13.8%	14.1%	14.5%	10.5%	8.2%
\$1,000,000	0.0536	0.0696	0.0848	0.1053	0.1242	0.1576	0.1982	0.0478	0.0623	0.0741	0.0923	0.1088	0.1417	0.1830	12.1%	11.7%	14.4%	14.1%	14.2%	11.2%	8.3%
\$2,000,000	0.0331	0.0428	0.0523	0.0660	0.0783	0.1036	0.1342	0.0292	0.0378	0.0453	0.0573	0.0681	0.0922	0.1225	13.4%	13.2%	15.5%	15.2%	15.0%	12.4%	9.6%
\$3,000,000	0.0253	0.0325	0.0396	0.0502	0.0598	0.0808	0.1065	0.0220	0.0281	0.0337	0.0428	0.0514	0.0712	0.0964	15.0%	15.7%	17.5%	17.3%	16.3%	13.5%	10.5%
\$4,000,000	0.0211	0.0269	0.0327	0.0413	0.0492	0.0673	0.0898	0.0181	0.0228	0.0273	0.0347	0.0416	0.0584	0.0803	16.6%	18.0%	19.8%	19.0%	18.3%	15.2%	11.8%
\$5,000,000	0.0184	0.0233	0.0282	0.0356	0.0424	0.0583	0.0783	0.0156	0.0196	0.0232	0.0294	0.0353	0.0497	0.0688	17.9%	18.9%	21.6%	21.1%	20.1%	17.3%	13.8%
\$6,000,000	0.0165	0.0207	0.0250	0.0315	0.0375	0.0516	0.0697	0.0134	0.0172	0.0205	0.0256	0.0309	0.0433	0.0604	23.1%	20.3%	22.0%	23.0%	21.4%	19.2%	15.4%
\$7,000,000	0.0150	0.0188	0.0227	0.0285	0.0339	0.0466	0.0630	0.0114	0.0154	0.0183	0.0228	0.0276	0.0386	0.0539	31.6%	22.1%	24.0%	25.0%	22.8%	20.7%	16.9%
\$8,000,000	0.0134	0.0172	0.0208	0.0260	0.0310	0.0426	0.0577	0.0099	0.0138	0.0166	0.0208	0.0248	0.0347	0.0486	35.4%	24.6%	25.3%	25.0%	25.0%	22.8%	18.7%
\$9,000,000	0.0119	0.0159	0.0192	0.0240	0.0287	0.0393	0.0533	0.0086	0.0123	0.0153	0.0190	0.0227	0.0317	0.0442	38.4%	29.3%	25.5%	26.3%	26.4%	24.0%	20.6%
\$10,000,000	0.0104	0.0149	0.0178	0.0223	0.0266	0.0365	0.0496	0.0075	0.0108	0.0140	0.0176	0.0210	0.0290	0.0408	38.7%	38.0%	27.1%	26.7%	26.7%	25.9%	21.6%

* Adjusted