

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 excess loss factors with the current 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							
	P.T.							
	PP							
	T.T.							
	MO							
	Fatal	434,441	454,417	478,171	506,100	538,689	576,535	620,364
	P.T.	3,228,358	3,681,690	4,251,729	4,975,284	5,901,859	7,098,229	8,654,719
	PP	95,561	112,410	132,230	155,543	182,968	215,227	253,175
	T.T.	20,842	22,172	23,585	25,090	26,689	28,391	30,202
	MO	1,223	1,336	1,459	1,593	1,740	1,900	2,075

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	2,053,907	0.010	Death	11,256,340	0.011	Death	24,299,971	0.012	Death	14,391,938	0.015
P.T.	2,149,226	0.010	P.T.	15,824,453	0.015	P.T.	41,439,720	0.020	P.T.	29,229,148	0.030
PP	96,849,112	0.472	PP	575,645,055	0.563	PP	1,226,208,757	0.606	PP	611,691,839	0.638
T.T.	72,297,541	0.352	T.T.	284,478,414	0.278	T.T.	510,299,387	0.252	T.T.	223,554,775	0.233
Medical Only	32,040,956	0.156	Medical Only	136,099,385	0.133	Medical Only	222,749,732	0.110	Medical Only	80,594,855	0.084
Total	205,390,742		Total	1,023,303,647		Total	2,024,997,567		Total	959,462,555	

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	39,036,886	0.023	Death	29,183,675	0.032	Death	12,404,454	0.060
P.T.	60,191,626	0.035	P.T.	55,142,631	0.060	P.T.	17,668,921	0.085
PP	1,119,401,240	0.660	PP	621,553,843	0.682	PP	128,703,631	0.623
T.T.	383,579,838	0.226	T.T.	165,070,164	0.181	T.T.	36,386,397	0.176
Medical Only	95,046,332	0.056	Medical Only	41,039,544	0.045	Medical Only	11,577,490	0.056
Total	1,697,255,922		Total	911,989,857		Total	206,740,893	

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	0.9794	0.0098	0.010	0.9962	0.0100	0.472	0.9099	0.4295	0.352	0.6645	0.2339	0.156	0.1243	0.0194	0.7026	0.9860
\$15,000		0.9697	0.0097		0.9943	0.0099		0.8710	0.4111		0.5636	0.1984		0.0838	0.0131	0.6422	
\$20,000		0.9601	0.0096		0.9925	0.0099		0.8353	0.3943		0.4846	0.1706		0.0622	0.0097	0.5941	
\$25,000		0.9507	0.0095		0.9906	0.0099		0.8024	0.3787		0.4209	0.1482		0.0489	0.0076	0.5539	
\$30,000		0.9415	0.0094		0.9888	0.0099		0.7718	0.3643		0.3688	0.1298		0.0398	0.0062	0.5196	
\$35,000		0.9323	0.0093		0.9870	0.0099		0.7432	0.3508		0.3255	0.1146		0.0333	0.0052	0.4898	
\$40,000		0.9233	0.0092		0.9851	0.0099		0.7163	0.3381		0.2892	0.1018		0.0285	0.0044	0.4634	
\$50,000		0.9055	0.0091		0.9815	0.0098		0.6672	0.3149		0.2318	0.0816		0.0217	0.0034	0.4188	
\$75,000		0.8621	0.0086		0.9726	0.0097		0.5658	0.2671		0.1417	0.0499		0.0124	0.0019	0.3372	
\$100,000		0.8204	0.0082		0.9637	0.0096		0.4884	0.2305		0.0932	0.0328		0.0089	0.0014	0.2825	
\$125,000		0.7805	0.0078		0.9551	0.0096		0.4279	0.2020		0.0649	0.0229		0.0067	0.0010	0.2433	
\$150,000		0.7423	0.0074		0.9472	0.0095		0.3785	0.1786		0.0471	0.0166		0.0051	0.0008	0.2129	
\$175,000		0.7058	0.0071		0.9401	0.0094		0.3368	0.1590		0.0350	0.0123		0.0039	0.0006	0.1884	
\$200,000		0.6707	0.0067		0.9334	0.0093		0.3019	0.1425		0.0266	0.0094		0.0031	0.0005	0.1684	
\$225,000		0.6372	0.0064		0.9268	0.0093		0.2733	0.1290		0.0206	0.0073		0.0024	0.0004	0.1524	
\$250,000		0.6054	0.0061		0.9201	0.0092		0.2493	0.1177		0.0162	0.0057		0.0018	0.0003	0.1390	
\$275,000		0.5757	0.0058		0.9135	0.0091		0.2285	0.1079		0.0128	0.0045		0.0014	0.0002	0.1275	
\$300,000		0.5482	0.0055		0.9074	0.0091		0.2113	0.0997		0.0102	0.0036		0.0011	0.0002	0.1181	
\$325,000		0.5226	0.0052		0.8999	0.0090		0.1959	0.0925		0.0082	0.0029		0.0008	0.0001	0.1097	
\$350,000		0.4988	0.0050		0.8930	0.0089		0.1825	0.0862		0.0067	0.0023		0.0006	0.0001	0.1025	
\$375,000		0.4766	0.0048		0.8864	0.0089		0.1709	0.0807		0.0055	0.0019		0.0004	0.0001	0.0964	
\$400,000		0.4554	0.0046		0.8800	0.0088		0.1607	0.0759		0.0046	0.0016		0.0003	0.0000	0.0909	
\$425,000		0.4349	0.0043		0.8738	0.0087		0.1517	0.0716		0.0039	0.0014		0.0002	0.0000	0.0860	
\$450,000		0.4163	0.0042		0.8676	0.0087		0.1437	0.0678		0.0033	0.0012		0.0001	0.0000	0.0819	
\$475,000		0.3995	0.0040		0.8614	0.0086		0.1365	0.0644		0.0028	0.0010		0.0001	0.0000	0.0780	
\$500,000		0.3842	0.0038		0.8553	0.0086		0.1301	0.0614		0.0025	0.0009		0.0001	0.0000	0.0747	
\$600,000		0.3344	0.0033		0.8311	0.0083		0.1094	0.0517		0.0015	0.0005		0.0000	0.0000	0.0638	
\$700,000		0.2973	0.0030		0.8073	0.0081		0.0946	0.0446		0.0010	0.0004		0.0000	0.0000	0.0561	
\$800,000		0.2684	0.0027		0.7842	0.0078		0.0834	0.0394		0.0007	0.0003		0.0000	0.0000	0.0502	
\$900,000		0.2452	0.0025		0.7619	0.0076		0.0746	0.0352		0.0005	0.0002		0.0000	0.0000	0.0455	
\$1,000,000		0.2261	0.0023		0.7404	0.0074		0.0675	0.0319		0.0004	0.0001		0.0000	0.0000	0.0417	
\$2,000,000		0.1316	0.0013		0.5710	0.0057		0.0352	0.0166		0.0001	0.0000		0.0000	0.0000	0.0236	
\$3,000,000		0.0954	0.0010		0.4582	0.0046		0.0243	0.0115		0.0000	0.0000		0.0000	0.0000	0.0171	
\$4,000,000		0.0757	0.0008		0.3772	0.0038		0.0187	0.0088		0.0000	0.0000		0.0000	0.0000	0.0134	
\$5,000,000		0.0631	0.0006		0.3156	0.0032		0.0153	0.0072		0.0000	0.0000		0.0000	0.0000	0.0110	
\$6,000,000		0.0542	0.0005		0.2670	0.0027		0.0129	0.0061		0.0000	0.0000		0.0000	0.0000	0.0093	
\$7,000,000		0.0474	0.0005		0.2275	0.0023		0.0111	0.0053		0.0000	0.0000		0.0000	0.0000	0.0081	
\$8,000,000		0.0420	0.0004		0.1948	0.0019		0.0097	0.0046		0.0000	0.0000		0.0000	0.0000	0.0069	
\$9,000,000		0.0374	0.0004		0.1672	0.0017		0.0084	0.0040		0.0000	0.0000		0.0000	0.0000	0.0061	
\$10,000,000		0.0335	0.0003		0.1436	0.0014		0.0073	0.0035		0.0000	0.0000		0.0000	0.0000	0.0052	

Death Average Cost Per Case	\$434,441	Target Cost Ratio	0.9862
P.T. Average Cost Per Case	\$3,228,358	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$95,561	Assessment Factor	1.000
T.T. Average Cost Per Case	\$20,842		

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	0.9803	0.0108	0.015	0.9967	0.0149	0.563	0.9223	0.5193	0.278	0.6786	0.1886	0.133	0.1349	0.0179	0.7515	0.9860
\$15,000		0.9709	0.0107		0.9950	0.0149		0.8881	0.5000		0.5798	0.1612		0.0915	0.0122	0.6990	
\$20,000		0.9618	0.0106		0.9934	0.0149		0.8564	0.4821		0.5020	0.1395		0.0683	0.0091	0.6562	
\$25,000		0.9528	0.0105		0.9918	0.0149		0.8269	0.4655		0.4387	0.1220		0.0538	0.0072	0.6201	
\$30,000		0.9439	0.0104		0.9902	0.0149		0.7992	0.4500		0.3864	0.1074		0.0440	0.0059	0.5886	
\$35,000		0.9351	0.0103		0.9885	0.0148		0.7732	0.4353		0.3427	0.0953		0.0369	0.0049	0.5606	
\$40,000		0.9265	0.0102		0.9869	0.0148		0.7487	0.4215		0.3058	0.0850		0.0316	0.0042	0.5357	
\$50,000		0.9094	0.0100		0.9837	0.0148		0.7035	0.3960		0.2472	0.0687		0.0242	0.0032	0.4927	
\$75,000		0.8678	0.0095		0.9758	0.0146		0.6080	0.3423		0.1540	0.0428		0.0137	0.0018	0.4110	
\$100,000		0.8276	0.0091		0.9681	0.0145		0.5323	0.2997		0.1024	0.0285		0.0098	0.0013	0.3531	
\$125,000		0.7891	0.0087		0.9604	0.0144		0.4719	0.2657		0.0720	0.0200		0.0075	0.0010	0.3098	
\$150,000		0.7522	0.0083		0.9529	0.0143		0.4225	0.2379		0.0527	0.0146		0.0058	0.0008	0.2759	
\$175,000		0.7169	0.0079		0.9461	0.0142		0.3807	0.2143		0.0396	0.0110		0.0046	0.0006	0.2480	
\$200,000		0.6829	0.0075		0.9400	0.0141		0.3445	0.1940		0.0303	0.0084		0.0036	0.0005	0.2245	
\$225,000		0.6503	0.0072		0.9341	0.0140		0.3133	0.1764		0.0236	0.0066		0.0029	0.0004	0.2046	
\$250,000		0.6192	0.0068		0.9283	0.0139		0.2868	0.1615		0.0187	0.0052		0.0023	0.0003	0.1877	
\$275,000		0.5898	0.0065		0.9224	0.0138		0.2644	0.1489		0.0150	0.0042		0.0018	0.0002	0.1736	
\$300,000		0.5624	0.0062		0.9166	0.0137		0.2449	0.1379		0.0120	0.0033		0.0014	0.0002	0.1613	
\$325,000		0.5370	0.0059		0.9108	0.0137		0.2275	0.1281		0.0097	0.0027		0.0011	0.0001	0.1505	
\$350,000		0.5133	0.0056		0.9053	0.0136		0.2128	0.1198		0.0079	0.0022		0.0008	0.0001	0.1413	
\$375,000		0.4911	0.0054		0.8989	0.0135		0.1996	0.1123		0.0065	0.0018		0.0006	0.0001	0.1331	
\$400,000		0.4702	0.0052		0.8928	0.0134		0.1876	0.1056		0.0055	0.0015		0.0005	0.0001	0.1258	
\$425,000		0.4500	0.0049		0.8870	0.0133		0.1771	0.0997		0.0046	0.0013		0.0004	0.0000	0.1192	
\$450,000		0.4309	0.0047		0.8814	0.0132		0.1677	0.0944		0.0039	0.0011		0.0003	0.0000	0.1134	
\$475,000		0.4135	0.0045		0.8759	0.0131		0.1593	0.0897		0.0028	0.0008		0.0002	0.0000	0.1081	
\$500,000		0.3976	0.0044		0.8704	0.0131		0.1517	0.0854		0.0025	0.0007		0.0001	0.0000	0.1036	
\$600,000		0.3461	0.0038		0.8490	0.0127		0.1276	0.0719		0.0015	0.0004		0.0000	0.0000	0.0888	
\$700,000		0.3077	0.0034		0.8278	0.0124		0.1103	0.0621		0.0010	0.0003		0.0000	0.0000	0.0782	
\$800,000		0.2778	0.0031		0.8070	0.0121		0.0972	0.0547		0.0007	0.0002		0.0000	0.0000	0.0701	
\$900,000		0.2539	0.0028		0.7867	0.0118		0.0870	0.0490		0.0005	0.0001		0.0000	0.0000	0.0637	
\$1,000,000		0.2341	0.0026		0.7670	0.0115		0.0787	0.0443		0.0004	0.0001		0.0000	0.0000	0.0585	
\$2,000,000		0.1364	0.0015		0.6061	0.0091		0.0410	0.0231		0.0001	0.0000		0.0000	0.0000	0.0337	
\$3,000,000		0.0989	0.0011		0.4952	0.0074		0.0282	0.0159		0.0000	0.0000		0.0000	0.0000	0.0244	
\$4,000,000		0.0785	0.0009		0.4141	0.0062		0.0217	0.0122		0.0000	0.0000		0.0000	0.0000	0.0193	
\$5,000,000		0.0655	0.0007		0.3516	0.0053		0.0177	0.0100		0.0000	0.0000		0.0000	0.0000	0.0160	
\$6,000,000		0.0563	0.0006		0.3019	0.0045		0.0150	0.0085		0.0000	0.0000		0.0000	0.0000	0.0136	
\$7,000,000		0.0493	0.0005		0.2611	0.0039		0.0130	0.0073		0.0000	0.0000		0.0000	0.0000	0.0117	
\$8,000,000		0.0438	0.0005		0.2270	0.0034		0.0115	0.0064		0.0000	0.0000		0.0000	0.0000	0.0103	
\$9,000,000		0.0391	0.0004		0.1981	0.0030		0.0101	0.0057		0.0000	0.0000		0.0000	0.0000	0.0091	
\$10,000,000		0.0352	0.0004		0.1732	0.0026		0.0090	0.0051		0.0000	0.0000		0.0000	0.0000	0.0081	

Death Average Cost Per Case	\$454,417	Target Cost Ratio	0.9862
P.T. Average Cost Per Case	\$3,681,690	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$112,410	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,172		

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	0.9812	0.0118	0.020	0.9971	0.0199	0.606	0.9331	0.5655	0.252	0.6923	0.1745	0.110	0.1462	0.0161	0.7878	0.9860
\$15,000		0.9723	0.0117		0.9957	0.0199		0.9031	0.5473		0.5958	0.1501		0.0998	0.0110	0.7400	
\$20,000		0.9636	0.0116		0.9943	0.0199		0.8751	0.5303		0.5191	0.1308		0.0748	0.0082	0.7008	
\$25,000		0.9550	0.0115		0.9929	0.0199		0.8488	0.5144		0.4564	0.1150		0.0592	0.0065	0.6673	
\$30,000		0.9465	0.0114		0.9915	0.0198		0.8240	0.4993		0.4041	0.1018		0.0485	0.0053	0.6376	
\$35,000		0.9382	0.0113		0.9901	0.0198		0.8005	0.4851		0.3601	0.0907		0.0409	0.0045	0.6114	
\$40,000		0.9299	0.0112		0.9887	0.0198		0.7783	0.4716		0.3228	0.0813		0.0350	0.0039	0.5878	
\$50,000		0.9136	0.0110		0.9859	0.0197		0.7369	0.4466		0.2630	0.0663		0.0269	0.0030	0.5466	
\$75,000		0.8739	0.0105		0.9790	0.0196		0.6481	0.3928		0.1668	0.0420		0.0152	0.0017	0.4666	
\$100,000		0.8355	0.0100		0.9722	0.0194		0.5756	0.3488		0.1123	0.0283		0.0109	0.0012	0.4077	
\$125,000		0.7985	0.0096		0.9655	0.0193		0.5159	0.3126		0.0796	0.0201		0.0084	0.0009	0.3625	
\$150,000		0.7630	0.0092		0.9589	0.0192		0.4665	0.2827		0.0587	0.0148		0.0066	0.0007	0.3266	
\$175,000		0.7290	0.0087		0.9525	0.0191		0.4247	0.2574		0.0445	0.0112		0.0053	0.0006	0.2970	
\$200,000		0.6962	0.0084		0.9466	0.0189		0.3885	0.2355		0.0344	0.0087		0.0043	0.0005	0.2720	
\$225,000		0.6647	0.0080		0.9412	0.0188		0.3566	0.2161		0.0270	0.0068		0.0034	0.0004	0.2501	
\$250,000		0.6344	0.0076		0.9361	0.0187		0.3283	0.1989		0.0215	0.0054		0.0028	0.0003	0.2309	
\$275,000		0.6056	0.0073		0.9311	0.0186		0.3035	0.1839		0.0173	0.0044		0.0022	0.0002	0.2144	
\$300,000		0.5785	0.0069		0.9260	0.0185		0.2820	0.1709		0.0141	0.0035		0.0018	0.0002	0.2000	
\$325,000		0.5532	0.0066		0.9209	0.0184		0.2633	0.1596		0.0115	0.0029		0.0014	0.0002	0.1877	
\$350,000		0.5296	0.0064		0.9159	0.0183		0.2467	0.1495		0.0094	0.0024		0.0011	0.0001	0.1767	
\$375,000		0.5075	0.0061		0.9108	0.0182		0.2316	0.1404		0.0078	0.0020		0.0009	0.0001	0.1668	
\$400,000		0.4867	0.0058		0.9062	0.0181		0.2183	0.1323		0.0065	0.0016		0.0007	0.0001	0.1579	
\$425,000		0.4671	0.0056		0.9006	0.0180		0.2070	0.1254		0.0055	0.0014		0.0005	0.0001	0.1505	
\$450,000		0.4478	0.0054		0.8953	0.0179		0.1958	0.1186		0.0046	0.0012		0.0004	0.0000	0.1431	
\$475,000		0.4298	0.0052		0.8902	0.0178		0.1859	0.1127		0.0040	0.0010		0.0003	0.0000	0.1367	
\$500,000		0.4133	0.0050		0.8852	0.0177		0.1771	0.1073		0.0025	0.0006		0.0002	0.0000	0.1306	
\$600,000		0.3598	0.0043		0.8662	0.0173		0.1489	0.0902		0.0015	0.0004		0.0001	0.0000	0.1122	
\$700,000		0.3199	0.0038		0.8476	0.0170		0.1286	0.0779		0.0010	0.0003		0.0000	0.0000	0.0990	
\$800,000		0.2889	0.0035		0.8293	0.0166		0.1134	0.0687		0.0007	0.0002		0.0000	0.0000	0.0890	
\$900,000		0.2640	0.0032		0.8112	0.0162		0.1014	0.0614		0.0005	0.0001		0.0000	0.0000	0.0809	
\$1,000,000		0.2435	0.0029		0.7935	0.0159		0.0918	0.0556		0.0004	0.0001		0.0000	0.0000	0.0745	
\$2,000,000		0.1419	0.0017		0.6433	0.0129		0.0477	0.0289		0.0001	0.0000		0.0000	0.0000	0.0435	
\$3,000,000		0.1030	0.0012		0.5353	0.0107		0.0327	0.0198		0.0000	0.0000		0.0000	0.0000	0.0317	
\$4,000,000		0.0818	0.0010		0.4547	0.0091		0.0251	0.0152		0.0000	0.0000		0.0000	0.0000	0.0253	
\$5,000,000		0.0683	0.0008		0.3918	0.0078		0.0205	0.0124		0.0000	0.0000		0.0000	0.0000	0.0210	
\$6,000,000		0.0588	0.0007		0.3411	0.0068		0.0174	0.0106		0.0000	0.0000		0.0000	0.0000	0.0181	
\$7,000,000		0.0516	0.0006		0.2991	0.0060		0.0152	0.0092		0.0000	0.0000		0.0000	0.0000	0.0158	
\$8,000,000		0.0458	0.0005		0.2638	0.0053		0.0134	0.0081		0.0000	0.0000		0.0000	0.0000	0.0139	
\$9,000,000		0.0411	0.0005		0.2336	0.0047		0.0120	0.0073		0.0000	0.0000		0.0000	0.0000	0.0125	
\$10,000,000		0.0371	0.0004		0.2074	0.0041		0.0108	0.0065		0.0000	0.0000		0.0000	0.0000	0.0110	

Death Average Cost Per Case	\$478,171	Target Cost Ratio	0.9862
P.T. Average Cost Per Case	\$4,251,729	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$132,230	Assessment Factor	1.000
T.T. Average Cost Per Case	\$23,585		

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	0.9822	0.0147	0.030	0.9975	0.0299	0.638	0.9426	0.6014	0.233	0.7057	0.1644	0.084	0.1582	0.0133	0.8237	0.9860
\$15,000		0.9738	0.0146		0.9963	0.0299		0.9164	0.5846		0.6114	0.1425		0.1088	0.0091	0.7807	
\$20,000		0.9655	0.0145		0.9951	0.0299		0.8917	0.5689		0.5361	0.1249		0.0819	0.0069	0.7451	
\$25,000		0.9574	0.0144		0.9939	0.0298		0.8683	0.5540		0.4740	0.1104		0.0650	0.0055	0.7141	
\$30,000		0.9493	0.0142		0.9927	0.0298		0.8462	0.5399		0.4218	0.0983		0.0535	0.0045	0.6867	
\$35,000		0.9414	0.0141		0.9915	0.0297		0.8252	0.5265		0.3777	0.0880		0.0451	0.0038	0.6621	
\$40,000		0.9336	0.0140		0.9903	0.0297		0.8051	0.5137		0.3399	0.0792		0.0388	0.0033	0.6399	
\$50,000		0.9181	0.0138		0.9879	0.0296		0.7676	0.4897		0.2792	0.0650		0.0299	0.0025	0.6006	
\$75,000		0.8804	0.0132		0.9820	0.0295		0.6858	0.4375		0.1803	0.0420		0.0181	0.0015	0.5237	
\$100,000		0.8438	0.0127		0.9761	0.0293		0.6174	0.3939		0.1228	0.0286		0.0121	0.0010	0.4655	
\$125,000		0.8086	0.0121		0.9704	0.0291		0.5595	0.3570		0.0879	0.0205		0.0093	0.0008	0.4195	
\$150,000		0.7746	0.0116		0.9647	0.0289		0.5105	0.3257		0.0653	0.0152		0.0074	0.0006	0.3820	
\$175,000		0.7420	0.0111		0.9590	0.0288		0.4687	0.2990		0.0499	0.0116		0.0060	0.0005	0.3510	
\$200,000		0.7106	0.0107		0.9535	0.0286		0.4325	0.2759		0.0388	0.0090		0.0049	0.0004	0.3246	
\$225,000		0.6802	0.0102		0.9484	0.0285		0.4006	0.2556		0.0307	0.0071		0.0040	0.0003	0.3017	
\$250,000		0.6510	0.0098		0.9436	0.0283		0.3720	0.2374		0.0246	0.0057		0.0033	0.0003	0.2815	
\$275,000		0.6229	0.0093		0.9392	0.0282		0.3462	0.2209		0.0199	0.0046		0.0027	0.0002	0.2632	
\$300,000		0.5963	0.0089		0.9348	0.0280		0.3230	0.2061		0.0163	0.0038		0.0022	0.0002	0.2470	
\$325,000		0.5712	0.0086		0.9305	0.0279		0.3023	0.1929		0.0135	0.0031		0.0018	0.0002	0.2327	
\$350,000		0.5477	0.0082		0.9262	0.0278		0.2840	0.1812		0.0111	0.0026		0.0015	0.0001	0.2199	
\$375,000		0.5257	0.0079		0.9219	0.0277		0.2678	0.1708		0.0092	0.0022		0.0012	0.0001	0.2087	
\$400,000		0.5050	0.0076		0.9176	0.0275		0.2531	0.1615		0.0077	0.0018		0.0010	0.0001	0.1985	
\$425,000		0.4855	0.0073		0.9132	0.0274		0.2397	0.1529		0.0065	0.0015		0.0008	0.0001	0.1892	
\$450,000		0.4669	0.0070		0.9089	0.0273		0.2274	0.1451		0.0056	0.0013		0.0006	0.0001	0.1808	
\$475,000		0.4488	0.0067		0.9049	0.0271		0.2165	0.1381		0.0048	0.0011		0.0005	0.0000	0.1730	
\$500,000		0.4316	0.0065		0.9001	0.0270		0.2069	0.1320		0.0041	0.0009		0.0004	0.0000	0.1664	
\$600,000		0.3756	0.0056		0.8828	0.0265		0.1737	0.1108		0.0015	0.0004		0.0001	0.0000	0.1433	
\$700,000		0.3340	0.0050		0.8665	0.0260		0.1500	0.0957		0.0010	0.0002		0.0000	0.0000	0.1269	
\$800,000		0.3017	0.0045		0.8507	0.0255		0.1322	0.0843		0.0007	0.0002		0.0000	0.0000	0.1145	
\$900,000		0.2757	0.0041		0.8349	0.0250		0.1182	0.0754		0.0005	0.0001		0.0000	0.0000	0.1046	
\$1,000,000		0.2543	0.0038		0.8194	0.0246		0.1070	0.0683		0.0004	0.0001		0.0000	0.0000	0.0968	
\$2,000,000		0.1484	0.0022		0.6819	0.0205		0.0556	0.0355		0.0001	0.0000		0.0000	0.0000	0.0582	
\$3,000,000		0.1077	0.0016		0.5783	0.0173		0.0380	0.0243		0.0000	0.0000		0.0000	0.0000	0.0432	
\$4,000,000		0.0856	0.0013		0.4990	0.0150		0.0291	0.0186		0.0000	0.0000		0.0000	0.0000	0.0349	
\$5,000,000		0.0715	0.0011		0.4361	0.0131		0.0238	0.0152		0.0000	0.0000		0.0000	0.0000	0.0294	
\$6,000,000		0.0616	0.0009		0.3847	0.0115		0.0202	0.0129		0.0000	0.0000		0.0000	0.0000	0.0253	
\$7,000,000		0.0541	0.0008		0.3419	0.0103		0.0176	0.0112		0.0000	0.0000		0.0000	0.0000	0.0223	
\$8,000,000		0.0482	0.0007		0.3055	0.0092		0.0156	0.0099		0.0000	0.0000		0.0000	0.0000	0.0198	
\$9,000,000		0.0433	0.0007		0.2741	0.0082		0.0140	0.0089		0.0000	0.0000		0.0000	0.0000	0.0178	
\$10,000,000		0.0392	0.0006		0.2468	0.0074		0.0126	0.0081		0.0000	0.0000		0.0000	0.0000	0.0161	

Death Average Cost Per Case	\$506,100	Target Cost Ratio	0.9862
P.T. Average Cost Per Case	\$4,975,284	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$155,543	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,090		

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	0.023	0.9833	0.0226	0.035	0.9979	0.0349	0.660	0.9507	0.6275	0.226	0.7187	0.1624	0.056	0.1709	0.0096	0.8570	0.9860
\$15,000		0.9753	0.0224		0.9969	0.0349		0.9279	0.6124		0.6268	0.1416		0.1183	0.0066	0.8179	
\$20,000		0.9675	0.0223		0.9958	0.0349		0.9063	0.5982		0.5528	0.1249		0.0894	0.0050	0.7853	
\$25,000		0.9598	0.0221		0.9948	0.0348		0.8857	0.5846		0.4914	0.1111		0.0713	0.0040	0.7566	
\$30,000		0.9522	0.0219		0.9938	0.0348		0.8661	0.5716		0.4396	0.0993		0.0588	0.0033	0.7309	
\$35,000		0.9447	0.0217		0.9928	0.0347		0.8473	0.5592		0.3953	0.0893		0.0497	0.0028	0.7077	
\$40,000		0.9373	0.0216		0.9918	0.0347		0.8293	0.5473		0.3573	0.0808		0.0429	0.0024	0.6868	
\$50,000		0.9227	0.0212		0.9898	0.0346		0.7954	0.5250		0.2956	0.0668		0.0332	0.0019	0.6495	
\$75,000		0.8871	0.0204		0.9847	0.0345		0.7207	0.4756		0.1941	0.0439		0.0203	0.0011	0.5755	
\$100,000		0.8526	0.0196		0.9798	0.0343		0.6570	0.4336		0.1340	0.0303		0.0134	0.0007	0.5185	
\$125,000		0.8191	0.0188		0.9749	0.0341		0.6019	0.3973		0.0967	0.0219		0.0103	0.0006	0.4727	
\$150,000		0.7868	0.0181		0.9701	0.0340		0.5542	0.3658		0.0724	0.0164		0.0083	0.0005	0.4348	
\$175,000		0.7557	0.0174		0.9652	0.0338		0.5128	0.3384		0.0557	0.0126		0.0068	0.0004	0.4026	
\$200,000		0.7256	0.0167		0.9604	0.0336		0.4765	0.3145		0.0437	0.0099		0.0056	0.0003	0.3750	
\$225,000		0.6966	0.0160		0.9557	0.0335		0.4446	0.2934		0.0348	0.0079		0.0047	0.0003	0.3511	
\$250,000		0.6685	0.0154		0.9513	0.0333		0.4161	0.2746		0.0280	0.0063		0.0039	0.0002	0.3298	
\$275,000		0.6414	0.0148		0.9470	0.0331		0.3902	0.2576		0.0228	0.0052		0.0033	0.0002	0.3109	
\$300,000		0.6155	0.0142		0.9431	0.0330		0.3666	0.2420		0.0188	0.0043		0.0027	0.0002	0.2937	
\$325,000		0.5908	0.0136		0.9393	0.0329		0.3450	0.2277		0.0156	0.0035		0.0023	0.0001	0.2778	
\$350,000		0.5675	0.0131		0.9357	0.0327		0.3252	0.2146		0.0130	0.0029		0.0019	0.0001	0.2634	
\$375,000		0.5456	0.0125		0.9321	0.0326		0.3072	0.2028		0.0109	0.0025		0.0016	0.0001	0.2505	
\$400,000		0.5250	0.0121		0.9284	0.0325		0.2910	0.1921		0.0092	0.0021		0.0013	0.0001	0.2389	
\$425,000		0.5056	0.0116		0.9248	0.0324		0.2764	0.1824		0.0077	0.0017		0.0011	0.0001	0.2282	
\$450,000		0.4872	0.0112		0.9211	0.0322		0.2632	0.1737		0.0066	0.0015		0.0009	0.0000	0.2186	
\$475,000		0.4696	0.0108		0.9175	0.0321		0.2510	0.1657		0.0057	0.0013		0.0007	0.0000	0.2099	
\$500,000		0.4526	0.0104		0.9139	0.0320		0.2397	0.1582		0.0049	0.0011		0.0006	0.0000	0.2017	
\$600,000		0.3939	0.0091		0.8990	0.0315		0.2030	0.1340		0.0015	0.0003		0.0002	0.0000	0.1749	
\$700,000		0.3503	0.0081		0.8844	0.0310		0.1751	0.1156		0.0010	0.0002		0.0001	0.0000	0.1549	
\$800,000		0.3164	0.0073		0.8706	0.0305		0.1542	0.1018		0.0007	0.0002		0.0000	0.0000	0.1398	
\$900,000		0.2892	0.0067		0.8572	0.0300		0.1379	0.0910		0.0005	0.0001		0.0000	0.0000	0.1278	
\$1,000,000		0.2668	0.0061		0.8439	0.0295		0.1248	0.0824		0.0004	0.0001		0.0000	0.0000	0.1181	
\$2,000,000		0.1559	0.0036		0.7211	0.0252		0.0648	0.0428		0.0001	0.0000		0.0000	0.0000	0.0716	
\$3,000,000		0.1132	0.0026		0.6234	0.0218		0.0442	0.0292		0.0000	0.0000		0.0000	0.0000	0.0536	
\$4,000,000		0.0900	0.0021		0.5465	0.0191		0.0338	0.0223		0.0000	0.0000		0.0000	0.0000	0.0435	
\$5,000,000		0.0752	0.0017		0.4843	0.0169		0.0276	0.0182		0.0000	0.0000		0.0000	0.0000	0.0368	
\$6,000,000		0.0649	0.0015		0.4328	0.0151		0.0234	0.0154		0.0000	0.0000		0.0000	0.0000	0.0320	
\$7,000,000		0.0571	0.0013		0.3894	0.0136		0.0203	0.0134		0.0000	0.0000		0.0000	0.0000	0.0283	
\$8,000,000		0.0509	0.0012		0.3522	0.0123		0.0180	0.0119		0.0000	0.0000		0.0000	0.0000	0.0254	
\$9,000,000		0.0459	0.0011		0.3198	0.0112		0.0162	0.0107		0.0000	0.0000		0.0000	0.0000	0.0230	
\$10,000,000		0.0416	0.0010		0.2914	0.0102		0.0147	0.0097		0.0000	0.0000		0.0000	0.0000	0.0209	

Death Average Cost Per Case	\$538,689	Target Cost Ratio	0.9862
P.T. Average Cost Per Case	\$5,901,859	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$182,968	Assessment Factor	1.000
T.T. Average Cost Per Case	\$26,689		

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	0.032	0.9843	0.0315	0.060	0.9983	0.0599	0.682	0.9578	0.6532	0.181	0.7314	0.1324	0.045	0.1844	0.0083	0.8853	0.9860
\$15,000		0.9769	0.0313		0.9974	0.0598		0.9380	0.6397		0.6418	0.1162		0.1285	0.0058	0.8528	
\$20,000		0.9695	0.0310		0.9965	0.0598		0.9191	0.6269		0.5692	0.1030		0.0976	0.0044	0.8251	
\$25,000		0.9623	0.0308		0.9957	0.0597		0.9011	0.6145		0.5087	0.0921		0.0780	0.0035	0.8006	
\$30,000		0.9552	0.0306		0.9948	0.0597		0.8837	0.6027		0.4573	0.0828		0.0646	0.0029	0.7787	
\$35,000		0.9482	0.0303		0.9940	0.0596		0.8670	0.5913		0.4131	0.0748		0.0548	0.0025	0.7585	
\$40,000		0.9412	0.0301		0.9932	0.0596		0.8510	0.5804		0.3749	0.0678		0.0473	0.0021	0.7400	
\$50,000		0.9275	0.0297		0.9915	0.0595		0.8205	0.5596		0.3124	0.0565		0.0368	0.0017	0.7070	
\$75,000		0.8940	0.0286		0.9873	0.0592		0.7527	0.5133		0.2085	0.0377		0.0226	0.0010	0.6398	
\$100,000		0.8615	0.0276		0.9831	0.0590		0.6940	0.4733		0.1459	0.0264		0.0148	0.0007	0.5870	
\$125,000		0.8300	0.0266		0.9790	0.0587		0.6424	0.4381		0.1062	0.0192		0.0114	0.0005	0.5431	
\$150,000		0.7994	0.0256		0.9750	0.0585		0.5968	0.4070		0.0800	0.0145		0.0093	0.0004	0.5060	
\$175,000		0.7698	0.0246		0.9709	0.0583		0.5564	0.3795		0.0620	0.0112		0.0077	0.0003	0.4739	
\$200,000		0.7413	0.0237		0.9669	0.0580		0.5206	0.3550		0.0490	0.0089		0.0064	0.0003	0.4459	
\$225,000		0.7136	0.0228		0.9629	0.0578		0.4886	0.3333		0.0392	0.0071		0.0054	0.0002	0.4212	
\$250,000		0.6869	0.0220		0.9589	0.0575		0.4600	0.3138		0.0318	0.0058		0.0046	0.0002	0.3993	
\$275,000		0.6609	0.0211		0.9551	0.0573		0.4342	0.2961		0.0261	0.0047		0.0039	0.0002	0.3794	
\$300,000		0.6358	0.0203		0.9514	0.0571		0.4107	0.2801		0.0216	0.0039		0.0033	0.0001	0.3615	
\$325,000		0.6118	0.0196		0.9478	0.0569		0.3890	0.2653		0.0180	0.0033		0.0028	0.0001	0.3452	
\$350,000		0.5888	0.0188		0.9445	0.0567		0.3689	0.2516		0.0152	0.0027		0.0024	0.0001	0.3299	
\$375,000		0.5671	0.0181		0.9413	0.0565		0.3502	0.2388		0.0128	0.0023		0.0020	0.0001	0.3158	
\$400,000		0.5467	0.0175		0.9382	0.0563		0.3329	0.2270		0.0108	0.0020		0.0017	0.0001	0.3029	
\$425,000		0.5273	0.0169		0.9352	0.0561		0.3169	0.2161		0.0092	0.0017		0.0014	0.0001	0.2909	
\$450,000		0.5090	0.0163		0.9322	0.0559		0.3021	0.2061		0.0078	0.0014		0.0012	0.0001	0.2798	
\$475,000		0.4916	0.0157		0.9292	0.0558		0.2887	0.1969		0.0067	0.0012		0.0010	0.0000	0.2696	
\$500,000		0.4750	0.0152		0.9261	0.0556		0.2764	0.1885		0.0058	0.0011		0.0008	0.0000	0.2604	
\$600,000		0.4148	0.0133		0.9140	0.0548		0.2353	0.1605		0.0015	0.0003		0.0004	0.0000	0.2289	
\$700,000		0.3689	0.0118		0.9019	0.0541		0.2047	0.1396		0.0010	0.0002		0.0001	0.0000	0.2057	
\$800,000		0.3332	0.0107		0.8893	0.0534		0.1800	0.1227		0.0007	0.0001		0.0001	0.0000	0.1869	
\$900,000		0.3046	0.0097		0.8777	0.0527		0.1609	0.1097		0.0005	0.0001		0.0000	0.0000	0.1722	
\$1,000,000		0.2810	0.0090		0.8664	0.0520		0.1456	0.0993		0.0004	0.0001		0.0000	0.0000	0.1604	
\$2,000,000		0.1644	0.0053		0.7598	0.0456		0.0755	0.0515		0.0001	0.0000		0.0000	0.0000	0.1024	
\$3,000,000		0.1195	0.0038		0.6698	0.0402		0.0515	0.0351		0.0000	0.0000		0.0000	0.0000	0.0791	
\$4,000,000		0.0950	0.0030		0.5964	0.0358		0.0394	0.0268		0.0000	0.0000		0.0000	0.0000	0.0656	
\$5,000,000		0.0795	0.0025		0.5358	0.0321		0.0320	0.0218		0.0000	0.0000		0.0000	0.0000	0.0564	
\$6,000,000		0.0686	0.0022		0.4849	0.0291		0.0271	0.0185		0.0000	0.0000		0.0000	0.0000	0.0498	
\$7,000,000		0.0604	0.0019		0.4414	0.0265		0.0235	0.0160		0.0000	0.0000		0.0000	0.0000	0.0444	
\$8,000,000		0.0540	0.0017		0.4037	0.0242		0.0209	0.0142		0.0000	0.0000		0.0000	0.0000	0.0401	
\$9,000,000		0.0487	0.0016		0.3707	0.0222		0.0188	0.0128		0.0000	0.0000		0.0000	0.0000	0.0366	
\$10,000,000		0.0444	0.0014		0.3415	0.0205		0.0171	0.0116		0.0000	0.0000		0.0000	0.0000	0.0335	

Death Average Cost Per Case	\$576,535	Target Cost Ratio	0.9862
P.T. Average Cost Per Case	\$7,098,229	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$215,227	Assessment Factor	1.000
T.T. Average Cost Per Case	\$28,391		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group G

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1)	(2)
	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.	EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.060	0.9854	0.0591	0.085	0.9986	0.0849	0.623	0.9639	0.6005	0.176	0.7436	0.1309	0.056	0.1986	0.0111	0.8865	0.9860
\$15,000		0.9784	0.0587		0.9979	0.0848		0.9468	0.5899		0.6564	0.1155		0.1394	0.0078	0.8567	
\$20,000		0.9716	0.0583		0.9971	0.0848		0.9304	0.5796		0.5854	0.1030		0.1063	0.0060	0.8317	
\$25,000		0.9648	0.0579		0.9964	0.0847		0.9145	0.5698		0.5258	0.0925		0.0853	0.0048	0.8097	
\$30,000		0.9582	0.0575		0.9958	0.0846		0.8993	0.5602		0.4748	0.0836		0.0708	0.0040	0.7899	
\$35,000		0.9516	0.0571		0.9951	0.0846		0.8845	0.5511		0.4308	0.0758		0.0602	0.0034	0.7720	
\$40,000		0.9451	0.0567		0.9944	0.0845		0.8703	0.5422		0.3925	0.0691		0.0521	0.0029	0.7554	
\$50,000		0.9323	0.0559		0.9930	0.0844		0.8431	0.5253		0.3294	0.0580		0.0407	0.0023	0.7259	
\$75,000		0.9011	0.0541		0.9895	0.0841		0.7819	0.4871		0.2233	0.0393		0.0252	0.0014	0.6660	
\$100,000		0.8706	0.0522		0.9861	0.0838		0.7282	0.4537		0.1584	0.0279		0.0176	0.0010	0.6186	
\$125,000		0.8410	0.0505		0.9827	0.0835		0.6805	0.4239		0.1163	0.0205		0.0127	0.0007	0.5791	
\$150,000		0.8122	0.0487		0.9793	0.0832		0.6376	0.3972		0.0883	0.0155		0.0103	0.0006	0.5452	
\$175,000		0.7843	0.0471		0.9760	0.0830		0.5989	0.3731		0.0688	0.0121		0.0085	0.0005	0.5158	
\$200,000		0.7573	0.0454		0.9727	0.0827		0.5641	0.3514		0.0547	0.0096		0.0072	0.0004	0.4895	
\$225,000		0.7311	0.0439		0.9694	0.0824		0.5326	0.3318		0.0442	0.0078		0.0061	0.0003	0.4662	
\$250,000		0.7057	0.0423		0.9661	0.0821		0.5041	0.3141		0.0360	0.0063		0.0053	0.0003	0.4451	
\$275,000		0.6810	0.0409		0.9628	0.0818		0.4782	0.2979		0.0297	0.0052		0.0045	0.0003	0.4261	
\$300,000		0.6570	0.0394		0.9596	0.0816		0.4546	0.2832		0.0247	0.0044		0.0039	0.0002	0.4088	
\$325,000		0.6338	0.0380		0.9564	0.0813		0.4330	0.2697		0.0208	0.0037		0.0033	0.0002	0.3929	
\$350,000		0.6115	0.0367		0.9533	0.0810		0.4129	0.2572		0.0175	0.0031		0.0029	0.0002	0.3782	
\$375,000		0.5902	0.0354		0.9503	0.0808		0.3942	0.2456		0.0149	0.0026		0.0025	0.0001	0.3645	
\$400,000		0.5699	0.0342		0.9474	0.0805		0.3767	0.2347		0.0127	0.0022		0.0021	0.0001	0.3517	
\$425,000		0.5507	0.0330		0.9447	0.0803		0.3603	0.2244		0.0109	0.0019		0.0018	0.0001	0.3397	
\$450,000		0.5325	0.0319		0.9420	0.0801		0.3448	0.2148		0.0093	0.0016		0.0015	0.0001	0.3285	
\$475,000		0.5152	0.0309		0.9395	0.0799		0.3303	0.2058		0.0080	0.0014		0.0013	0.0001	0.3181	
\$500,000		0.4987	0.0299		0.9370	0.0796		0.3168	0.1974		0.0069	0.0012		0.0011	0.0001	0.3082	
\$600,000		0.4387	0.0263		0.9271	0.0788		0.2717	0.1693		0.0041	0.0007		0.0006	0.0000	0.2751	
\$700,000		0.3901	0.0234		0.9171	0.0780		0.2371	0.1477		0.0010	0.0002		0.0003	0.0000	0.2493	
\$800,000		0.3523	0.0211		0.9079	0.0772		0.2101	0.1309		0.0007	0.0001		0.0001	0.0000	0.2293	
\$900,000		0.3221	0.0193		0.8969	0.0762		0.1878	0.1170		0.0005	0.0001		0.0000	0.0000	0.2126	
\$1,000,000		0.2972	0.0178		0.8870	0.0754		0.1699	0.1058		0.0004	0.0001		0.0000	0.0000	0.1991	
\$2,000,000		0.1741	0.0104		0.7966	0.0677		0.0881	0.0549		0.0001	0.0000		0.0000	0.0000	0.1330	
\$3,000,000		0.1266	0.0076		0.7161	0.0609		0.0601	0.0374		0.0000	0.0000		0.0000	0.0000	0.1059	
\$4,000,000		0.1008	0.0060		0.6477	0.0551		0.0458	0.0285		0.0000	0.0000		0.0000	0.0000	0.0896	
\$5,000,000		0.0843	0.0051		0.5898	0.0501		0.0372	0.0232		0.0000	0.0000		0.0000	0.0000	0.0784	
\$6,000,000		0.0728	0.0044		0.5402	0.0459		0.0314	0.0196		0.0000	0.0000		0.0000	0.0000	0.0699	
\$7,000,000		0.0642	0.0039		0.4973	0.0423		0.0273	0.0170		0.0000	0.0000		0.0000	0.0000	0.0632	
\$8,000,000		0.0574	0.0034		0.4597	0.0391		0.0241	0.0150		0.0000	0.0000		0.0000	0.0000	0.0575	
\$9,000,000		0.0520	0.0031		0.4264	0.0362		0.0217	0.0135		0.0000	0.0000		0.0000	0.0000	0.0528	
\$10,000,000		0.0474	0.0028		0.3967	0.0337		0.0197	0.0123		0.0000	0.0000		0.0000	0.0000	0.0488	
Death Average Cost Per Case			\$620,364				Target Cost Ratio									0.9862	
P.T. Average Cost Per Case			\$8,654,719				Loss Adjustment Expense									1.000	
P.P Average Cost Per Case			\$253,175				Assessment Factor									1.000	
T.T. Average Cost Per Case			\$30,202														

Pennsylvania
 Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factors								ELF adjusted for LBA's LBA Factor 0.9862						ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	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)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(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	0.7026	0.7515	0.7878	0.8237	0.8570	0.8853	0.8865	0.6929	0.7411	0.7769	0.8123	0.8452	0.8731	0.8743	0.698	0.746	0.782	0.817	0.850	0.878	0.879
\$15,000	0.6422	0.6990	0.7400	0.7807	0.8179	0.8528	0.8567	0.6333	0.6894	0.7298	0.7699	0.8066	0.8410	0.8449	0.638	0.694	0.735	0.775	0.812	0.846	0.850
\$20,000	0.5941	0.6562	0.7008	0.7451	0.7853	0.8251	0.8317	0.5859	0.6471	0.6911	0.7348	0.7745	0.8137	0.8202	0.591	0.652	0.696	0.740	0.780	0.819	0.825
\$25,000	0.5539	0.6201	0.6673	0.7141	0.7566	0.8006	0.8097	0.5463	0.6115	0.6581	0.7042	0.7462	0.7896	0.7985	0.551	0.617	0.663	0.709	0.751	0.795	0.804
\$30,000	0.5196	0.5886	0.6376	0.6867	0.7309	0.7787	0.7899	0.5124	0.5805	0.6288	0.6772	0.7208	0.7680	0.7790	0.517	0.586	0.634	0.682	0.726	0.773	0.784
\$35,000	0.4898	0.5606	0.6114	0.6621	0.7077	0.7585	0.7720	0.4830	0.5529	0.6030	0.6530	0.6979	0.7480	0.7613	0.488	0.558	0.608	0.658	0.703	0.753	0.766
\$40,000	0.4634	0.5357	0.5878	0.6399	0.6868	0.7400	0.7554	0.4570	0.5283	0.5797	0.6311	0.6773	0.7298	0.7450	0.462	0.533	0.585	0.636	0.682	0.735	0.750
\$50,000	0.4188	0.4927	0.5466	0.6006	0.6495	0.7070	0.7259	0.4130	0.4859	0.5391	0.5923	0.6405	0.6972	0.7159	0.418	0.491	0.544	0.597	0.646	0.702	0.721
\$75,000	0.3372	0.4110	0.4666	0.5237	0.5755	0.6398	0.6660	0.3325	0.4053	0.4602	0.5165	0.5676	0.6310	0.6568	0.338	0.410	0.465	0.522	0.573	0.636	0.662
\$100,000	0.2825	0.3531	0.4077	0.4655	0.5185	0.5870	0.6186	0.2786	0.3482	0.4021	0.4591	0.5113	0.5789	0.6101	0.284	0.353	0.407	0.464	0.516	0.584	0.615
\$125,000	0.2433	0.3098	0.3625	0.4195	0.4727	0.5431	0.5791	0.2399	0.3055	0.3575	0.4137	0.4662	0.5356	0.5711	0.245	0.311	0.363	0.419	0.471	0.541	0.576
\$150,000	0.2129	0.2759	0.3266	0.3820	0.4348	0.5060	0.5452	0.2100	0.2721	0.3221	0.3767	0.4288	0.4990	0.5377	0.215	0.277	0.327	0.382	0.434	0.504	0.543
\$175,000	0.1884	0.2480	0.2970	0.3510	0.4026	0.4739	0.5158	0.1858	0.2446	0.2929	0.3462	0.3970	0.4674	0.5087	0.191	0.250	0.298	0.351	0.402	0.472	0.514
\$200,000	0.1684	0.2245	0.2720	0.3246	0.3750	0.4459	0.4895	0.1661	0.2214	0.2682	0.3201	0.3698	0.4397	0.4827	0.171	0.226	0.273	0.325	0.375	0.445	0.488
\$225,000	0.1524	0.2046	0.2501	0.3017	0.3511	0.4212	0.4662	0.1503	0.2018	0.2466	0.2975	0.3463	0.4154	0.4598	0.155	0.207	0.252	0.303	0.351	0.420	0.465
\$250,000	0.1390	0.1877	0.2309	0.2815	0.3298	0.3993	0.4451	0.1371	0.1851	0.2277	0.2776	0.3252	0.3938	0.4390	0.142	0.190	0.233	0.283	0.330	0.399	0.444
\$275,000	0.1275	0.1736	0.2144	0.2632	0.3109	0.3794	0.4261	0.1257	0.1712	0.2114	0.2596	0.3066	0.3742	0.4202	0.131	0.176	0.216	0.265	0.312	0.379	0.425
\$300,000	0.1181	0.1613	0.2000	0.2470	0.2937	0.3615	0.4088	0.1165	0.1591	0.1972	0.2436	0.2896	0.3565	0.4032	0.122	0.164	0.202	0.249	0.295	0.362	0.408
\$325,000	0.1097	0.1505	0.1877	0.2327	0.2778	0.3452	0.3929	0.1082	0.1484	0.1851	0.2295	0.2740	0.3404	0.3875	0.113	0.153	0.190	0.235	0.279	0.345	0.393
\$350,000	0.1025	0.1413	0.1767	0.2199	0.2634	0.3299	0.3782	0.1011	0.1394	0.1743	0.2169	0.2598	0.3253	0.3730	0.106	0.144	0.179	0.222	0.265	0.330	0.378
\$375,000	0.0964	0.1331	0.1668	0.2087	0.2505	0.3158	0.3645	0.0951	0.1313	0.1645	0.2058	0.2470	0.3114	0.3595	0.100	0.136	0.170	0.211	0.252	0.316	0.365
\$400,000	0.0909	0.1258	0.1579	0.1985	0.2389	0.3029	0.3517	0.0896	0.1241	0.1557	0.1958	0.2356	0.2987	0.3468	0.095	0.129	0.161	0.201	0.241	0.304	0.352
\$425,000	0.0860	0.1192	0.1505	0.1892	0.2282	0.2909	0.3397	0.0848	0.1176	0.1484	0.1866	0.2251	0.2869	0.3350	0.090	0.123	0.153	0.192	0.230	0.292	0.340
\$450,000	0.0819	0.1134	0.1431	0.1808	0.2186	0.2798	0.3285	0.0808	0.1118	0.1411	0.1783	0.2156	0.2759	0.3240	0.086	0.117	0.146	0.183	0.221	0.281	0.329
\$475,000	0.0780	0.1081	0.1367	0.1730	0.2099	0.2696	0.3181	0.0769	0.1066	0.1348	0.1706	0.2070	0.2659	0.3137	0.082	0.112	0.140	0.176	0.212	0.271	0.319
\$500,000	0.0747	0.1036	0.1306	0.1664	0.2017	0.2604	0.3082	0.0737	0.1022	0.1288	0.1641	0.1989	0.2568	0.3039	0.079	0.107	0.134	0.169	0.204	0.262	0.309
\$600,000	0.0638	0.0888	0.1122	0.1433	0.1749	0.2289	0.2751	0.0629	0.0876	0.1107	0.1413	0.1725	0.2257	0.2713	0.068	0.093	0.116	0.146	0.178	0.231	0.276
\$700,000	0.0561	0.0782	0.0990	0.1269	0.1549	0.2057	0.2493	0.0553	0.0771	0.0976	0.1251	0.1528	0.2029	0.2459	0.060	0.082	0.103	0.130	0.158	0.208	0.251
\$800,000	0.0502	0.0701	0.0890	0.1145	0.1398	0.1869	0.2293	0.0495	0.0691	0.0878	0.1129	0.1379	0.1843	0.2261	0.055	0.074	0.093	0.118	0.143	0.189	0.231
\$900,000	0.0455	0.0637	0.0809	0.1046	0.1278	0.1722	0.2126	0.0449	0.0628	0.0798	0.1032	0.1260	0.1698	0.2097	0.050	0.068	0.085	0.108	0.131	0.175	0.215
\$1,000,000	0.0417	0.0585	0.0745	0.0968	0.1181	0.1604	0.1991	0.0411	0.0577	0.0735	0.0955	0.1165	0.1582	0.1964	0.0461	0.0627	0.0785	0.1005	0.1215	0.1632	0.2014
\$2,000,000	0.0236	0.0337	0.0435	0.0582	0.0716	0.1024	0.1330	0.0233	0.0332	0.0429	0.0574	0.0706	0.1010	0.1312	0.0283	0.0382	0.0479	0.0624	0.0756	0.1060	0.1362
\$3,000,000	0.0171	0.0244	0.0317	0.0432	0.0536	0.0791	0.1059	0.0169	0.0241	0.0313	0.0426	0.0529	0.0780	0.1044	0.0219	0.0291	0.0363	0.0476	0.0579	0.0830	0.1094
\$4,000,000	0.0134	0.0193	0.0253	0.0349	0.0435	0.0656	0.0896	0.0132	0.0190	0.0250	0.0344	0.0429	0.0647	0.0884	0.0182	0.0240	0.0300	0.0394	0.0479	0.0697	0.0934
\$5,000,000	0.0110	0.0160	0.0210	0.0294	0.0368	0.0564	0.0784	0.0108	0.0158	0.0207	0.0290	0.0363	0.0556	0.0773	0.0158	0.0208	0.0257	0.0340	0.0413	0.0606	0.0823
\$6,000,000	0.0093	0.0136	0.0181	0.0253	0.0320	0.0498	0.0699	0.0092	0.0134	0.0179	0.0250	0.0316	0.0491	0.0689	0.0138	0.0184	0.0229	0.0300	0.0366	0.0541	0.0739
\$7,000,000	0.0081	0.0117	0.0158	0.0223	0.0283	0.0444	0.0632	0.0080	0.0115	0.0156	0.0220	0.0279	0.0438	0.0623	0.0120	0.0165	0.0206	0.0270	0.0329	0.0488	0.0673
\$8,000,000	0.0069	0.0103	0.0139	0.0198	0.0254	0.0401	0.0575	0.0068	0.0102	0.0137	0.0195	0.0250	0.0395	0.0567	0.0102	0.0152	0.0187	0.0245	0.0300	0.0445	0.0617
\$9,000,000	0.0061	0.0091	0.0125	0.0178	0.0230	0.0366	0.0528	0.0060	0.0090	0.0123	0.0176	0.0227	0.0361	0.0521	0.0090	0.0135	0.0173	0.0226	0.0277	0.0411	0.0571
\$10,000,000	0.0052	0.0081	0.0110	0.0161	0.0209	0.0335	0.0488	0.0051	0.0080	0.0108	0.0159	0.0206	0.0330	0.0481	0.0077	0.0120	0.0158	0.0209	0.0256	0.0380	0.0531

PENNSYLVANIA
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 4/1/22
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2022 Excess Loss Factors*							2021 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	0.698	0.746	0.782	0.817	0.850	0.878	0.879	0.703	0.750	0.783	0.819	0.853	0.876	0.884	-0.7%	-0.5%	-0.1%	-0.2%	-0.4%	0.2%	-0.6%
\$15,000	0.638	0.694	0.735	0.775	0.812	0.846	0.850	0.644	0.698	0.736	0.777	0.815	0.844	0.855	-0.9%	-0.6%	-0.1%	-0.3%	-0.4%	0.2%	-0.6%
\$20,000	0.591	0.652	0.696	0.740	0.780	0.819	0.825	0.597	0.657	0.698	0.742	0.783	0.816	0.830	-1.0%	-0.8%	-0.3%	-0.3%	-0.4%	0.4%	-0.6%
\$25,000	0.551	0.617	0.663	0.709	0.751	0.795	0.804	0.558	0.621	0.665	0.712	0.755	0.792	0.809	-1.3%	-0.6%	-0.3%	-0.4%	-0.5%	0.4%	-0.6%
\$30,000	0.517	0.586	0.634	0.682	0.726	0.773	0.784	0.524	0.590	0.636	0.685	0.730	0.770	0.790	-1.3%	-0.7%	-0.3%	-0.4%	-0.5%	0.4%	-0.8%
\$35,000	0.488	0.558	0.608	0.658	0.703	0.753	0.766	0.494	0.563	0.610	0.661	0.707	0.750	0.772	-1.2%	-0.9%	-0.3%	-0.5%	-0.6%	0.4%	-0.8%
\$40,000	0.462	0.533	0.585	0.636	0.682	0.735	0.750	0.468	0.538	0.586	0.639	0.686	0.732	0.756	-1.3%	-0.9%	-0.2%	-0.5%	-0.6%	0.4%	-0.8%
\$50,000	0.418	0.491	0.544	0.597	0.646	0.702	0.721	0.424	0.495	0.545	0.600	0.649	0.699	0.726	-1.4%	-0.8%	-0.2%	-0.5%	-0.5%	0.4%	-0.7%
\$75,000	0.338	0.410	0.465	0.522	0.573	0.636	0.662	0.340	0.411	0.464	0.522	0.575	0.631	0.666	-0.6%	-0.2%	0.2%	0.0%	-0.3%	0.8%	-0.6%
\$100,000	0.284	0.353	0.407	0.464	0.516	0.584	0.615	0.281	0.350	0.403	0.462	0.516	0.577	0.618	1.1%	0.9%	1.0%	0.4%	0.0%	1.2%	-0.5%
\$125,000	0.245	0.311	0.363	0.419	0.471	0.541	0.576	0.239	0.303	0.355	0.413	0.468	0.532	0.577	2.5%	2.6%	2.3%	1.5%	0.6%	1.7%	-0.2%
\$150,000	0.215	0.277	0.327	0.382	0.434	0.504	0.543	0.207	0.267	0.316	0.374	0.428	0.493	0.541	3.9%	3.7%	3.5%	2.1%	1.4%	2.2%	0.4%
\$175,000	0.191	0.250	0.298	0.351	0.402	0.472	0.514	0.182	0.238	0.284	0.340	0.393	0.460	0.510	4.9%	5.0%	4.9%	3.2%	2.3%	2.6%	0.8%
\$200,000	0.171	0.226	0.273	0.325	0.375	0.445	0.488	0.162	0.214	0.258	0.312	0.364	0.430	0.482	5.6%	5.6%	5.8%	4.2%	3.0%	3.5%	1.2%
\$225,000	0.155	0.207	0.252	0.303	0.351	0.420	0.465	0.146	0.194	0.236	0.288	0.338	0.404	0.457	6.2%	6.7%	6.8%	5.2%	3.8%	4.0%	1.8%
\$250,000	0.142	0.190	0.233	0.283	0.330	0.399	0.444	0.133	0.178	0.217	0.267	0.315	0.380	0.434	6.8%	6.7%	7.4%	6.0%	4.8%	5.0%	2.3%
\$275,000	0.131	0.176	0.216	0.265	0.312	0.379	0.425	0.122	0.164	0.201	0.249	0.296	0.360	0.414	7.4%	7.3%	7.5%	6.4%	5.4%	5.3%	2.7%
\$300,000	0.122	0.164	0.202	0.249	0.295	0.362	0.408	0.114	0.152	0.187	0.233	0.278	0.341	0.395	7.0%	7.9%	8.0%	6.9%	6.1%	6.2%	3.3%
\$325,000	0.113	0.153	0.190	0.235	0.279	0.345	0.393	0.106	0.142	0.175	0.219	0.262	0.324	0.378	6.6%	7.7%	8.6%	7.3%	6.5%	6.5%	4.0%
\$350,000	0.106	0.144	0.179	0.222	0.265	0.330	0.378	0.100	0.134	0.165	0.206	0.248	0.309	0.363	6.0%	7.5%	8.5%	7.8%	6.9%	6.8%	4.1%
\$375,000	0.100	0.136	0.170	0.211	0.252	0.316	0.365	0.094	0.127	0.156	0.195	0.235	0.295	0.349	6.4%	7.1%	9.0%	8.2%	7.2%	7.1%	4.6%
\$400,000	0.095	0.129	0.161	0.201	0.241	0.304	0.352	0.089	0.120	0.148	0.186	0.224	0.282	0.335	6.7%	7.5%	8.8%	8.1%	7.6%	7.8%	5.1%
\$425,000	0.090	0.123	0.153	0.192	0.230	0.292	0.340	0.085	0.114	0.141	0.177	0.214	0.271	0.323	5.9%	7.9%	8.5%	8.5%	7.5%	7.7%	5.3%
\$450,000	0.086	0.117	0.146	0.183	0.221	0.281	0.329	0.081	0.109	0.135	0.170	0.205	0.260	0.312	6.2%	7.3%	8.1%	7.6%	7.8%	8.1%	5.4%
\$475,000	0.082	0.112	0.140	0.176	0.212	0.271	0.319	0.078	0.105	0.129	0.163	0.196	0.251	0.302	5.1%	6.7%	8.5%	8.0%	8.2%	8.0%	5.6%
\$500,000	0.079	0.107	0.134	0.169	0.204	0.262	0.309	0.075	0.100	0.124	0.157	0.189	0.242	0.292	5.3%	7.0%	8.1%	7.6%	7.9%	8.3%	5.8%
\$600,000	0.068	0.093	0.116	0.146	0.178	0.231	0.276	0.065	0.087	0.108	0.136	0.164	0.212	0.260	4.6%	6.9%	7.4%	7.4%	8.5%	9.0%	6.2%
\$700,000	0.060	0.082	0.103	0.130	0.158	0.208	0.251	0.058	0.078	0.096	0.122	0.147	0.192	0.235	3.4%	5.1%	7.3%	6.6%	7.5%	8.3%	6.8%
\$800,000	0.055	0.074	0.093	0.118	0.143	0.189	0.231	0.053	0.070	0.087	0.111	0.134	0.175	0.217	3.8%	5.7%	6.9%	6.3%	6.7%	8.0%	6.5%
\$900,000	0.050	0.068	0.085	0.108	0.131	0.175	0.215	0.048	0.065	0.080	0.102	0.123	0.163	0.202	4.2%	4.6%	6.3%	5.9%	6.5%	7.4%	6.4%
\$1,000,000	0.0461	0.0627	0.0785	0.1005	0.1215	0.1632	0.2014	0.0446	0.0600	0.0742	0.0950	0.1145	0.1522	0.1901	3.4%	4.5%	5.8%	5.8%	6.1%	7.2%	5.9%
\$2,000,000	0.0283	0.0382	0.0479	0.0624	0.0756	0.1060	0.1362	0.0277	0.0369	0.0458	0.0597	0.0724	0.1007	0.1307	2.2%	3.5%	4.6%	4.5%	4.4%	5.3%	4.2%
\$3,000,000	0.0219	0.0291	0.0363	0.0476	0.0579	0.0830	0.1094	0.0212	0.0281	0.0349	0.0456	0.0556	0.0795	0.1057	3.3%	3.6%	4.0%	4.4%	4.1%	4.4%	3.5%
\$4,000,000	0.0182	0.0240	0.0300	0.0394	0.0479	0.0697	0.0934	0.0177	0.0231	0.0288	0.0377	0.0460	0.0668	0.0904	2.8%	3.9%	4.2%	4.5%	4.1%	4.3%	3.3%
\$5,000,000	0.0158	0.0208	0.0257	0.0340	0.0413	0.0606	0.0823	0.0155	0.0200	0.0246	0.0325	0.0398	0.0582	0.0797	1.9%	4.0%	4.5%	4.6%	3.8%	4.1%	3.3%
\$6,000,000	0.0138	0.0184	0.0229	0.0300	0.0366	0.0541	0.0739	0.0134	0.0178	0.0219	0.0287	0.0354	0.0517	0.0716	3.0%	3.4%	4.6%	4.5%	3.4%	4.6%	3.2%
\$7,000,000	0.0120	0.0165	0.0206	0.0270	0.0329	0.0488	0.0673	0.0113	0.0159	0.0198	0.0258	0.0318	0.0468	0.0653	6.2%	3.8%	4.0%	4.7%	3.5%	4.3%	3.1%
\$8,000,000	0.0102	0.0150	0.0187	0.0245	0.0300	0.0445	0.0617	0.0098	0.0144	0.0180	0.0236	0.0290	0.0429	0.0601	4.1%	4.2%	3.9%	3.8%	3.4%	3.7%	2.7%
\$9,000,000	0.0090	0.0135	0.0173	0.0226	0.0277	0.0411	0.0571	0.0084	0.0128	0.0166	0.0217	0.0267	0.0395	0.0557	7.1%	5.5%	4.2%	4.1%	3.7%	4.1%	2.5%
\$10,000,000	0.0077	0.0120	0.0158	0.0209	0.0256	0.0380	0.0531	0.0074	0.0113	0.0154	0.0201	0.0248	0.0367	0.0518	4.1%	6.2%	2.6%	4.0%	3.2%	3.5%	2.5%

* Adjusted