

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors - NCCI Methodology

The attached exhibit pages present the application of a methodology previously provided to the PCRB by the NCCI for calculating excess loss factors. Pennsylvania data is adjusted for countrywide (NCCI states) hazard group relativities. Countrywide size of loss distributions are also incorporated into the calculations.

Two studies are presented in the attached pages. Section A shows the excess factors calculated in the normal manner with expected loss factors on a per-occurrence basis. In Section B the expected loss factors are on a per-claim basis.

The last page of Section A is a summary which calculates weighted excess ratios by loss limitation for all hazard groups combined. The weights are based on total incurred losses by hazard group. The excess ratios are before any adjustment for loss based assessments or risk load. Relativities are then shown which compare indicated excess factors by hazard group to the average for all hazard groups combined at each loss limitation. An additional column is shown which relates average excess ratios on a per-occurrence basis to average excess ratios on a per-claim basis from the last page of Section B.

The last page of Section B also calculates weighted excess ratios for all hazard groups combined but on a per-claim basis. Relativities are then shown that compare excess ratios for loss limits above \$1,000,000 to the value at \$1,000,000.

The excess loss factors resulting from application of the NCCI methodology to Pennsylvania data have historically been, and continue to be, rather high. This is especially true at the higher loss limitation levels. Consequently, the Bureau has modified the procedure used in developing excess loss factors by relying more heavily on actual Pennsylvania size of loss distributions. That study is presented in Exhibit 23.

Table I

Weighted Countrywide Average Cost/Case for Serious Injury Type and Hazard Group

Injury Type	Hazard Group				Weighted Average
	I	II	III	IV	
Fatal	\$69,515	\$88,694	\$110,723	\$131,911	\$105,162
P.T.	\$197,844	\$214,883	\$293,551	\$352,559	\$264,007
Major	\$69,288	\$73,525	\$85,199	\$98,235	\$80,150
Minor	\$11,319	\$11,437	\$12,122	\$12,873	\$11,728
T. T.	\$3,213	\$3,213	\$3,759	\$3,964	\$3,435
Med	\$233	\$233	\$258	\$262	\$243

Differential to Weighted Average

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.661	0.843	1.053	1.254
P.T.	0.749	0.814	1.112	1.335
Major	0.864	0.917	1.063	1.226
Minor	0.965	0.975	1.034	1.098
T. T.	0.935	0.935	1.094	1.154
Med	0.959	0.959	1.062	1.078

Countrywide Standard Earned Premium by Hazard Group

Hazard Group	Standard Premium	Ratio to Smallest Premium
I	\$324,495,944	1.000
II	\$23,444,564,742	0.014
III	\$25,372,947,368	0.013
IV	\$1,484,071,356	0.219
Total	\$50,626,079,410	

Table II

Countrywide Type of Injury Loss Distribution Table

Hazard Group	Fatal	P.T.	Major	Minor	T.T.	Medical
I	0.057	0.131	0.220	0.391	0.343	0.328
II	0.117	0.156	0.222	0.278	0.297	0.334
III	0.270	0.264	0.262	0.181	0.207	0.196
IV	0.556	0.449	0.296	0.150	0.153	0.142

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Effective: 04/01/04

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

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	25,726,353	7,055,393,476	0.004
II	3,749,185,128		0.531
III	3,195,787,104		0.453
IV	84,694,891		0.012

*Based on Unit Statistical Data Excluding Stevedoring for Policies Effective 03/01/85-02/28/88

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group Premium Distribution & Countrywide Loss Distribution

Injury Type	I	II	III	IV
Fatal	0.001	0.325	0.639	0.035
P.T.	0.003	0.398	0.573	0.026
Major	0.004	0.489	0.492	0.015
Minor	0.007	0.633	0.352	0.008
T.T.	0.005	0.620	0.368	0.007
Medical	0.005	0.659	0.330	0.006

For each hazard group, the following procedure is utilized to obtain the distribution of losses within each injury type:

The percentage of countrywide losses by hazard group (see Table II) is multiplied by the corresponding statewide ratio of standard earned premium to total (Exhibit I). This is then divided by the sum of these calculations for all four hazard groups. This procedure is done for each injury type.

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.942334
P.T.	0.954986
Major	0.986634
Minor	1.003163
T. T.	1.009655
Med	1.007087

(B) Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.701	0.895	1.117	1.331
P.T.	0.784	0.852	1.164	1.398
Major	0.876	0.929	1.077	1.243
Minor	0.962	0.972	1.031	1.095
T. T.	0.926	0.926	1.084	1.143
Med	0.952	0.952	1.055	1.070

(C) Injury Type	Hazard Group			
	I	II	III	IV
P.T./Major	0.856	0.911	1.103	1.304
Minor/ T. T.	0.939	0.939	1.069	1.128
Serious	0.855	0.911	1.104	1.305

(A) For each serious injury type, the countrywide hazard group unweighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).

(B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.

(C) For P.T. and Major injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

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Effective: 04/01/04

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

Exhibit IV	Calculation of ELF Trend	Policy Period	01/01/99-12/31/00	01/01/98-12/31/99	01/01/97-12/31/98
			First Report	Second Report	Third Report
	(1) Effective Date of Filing			4/1/04	
	(2a) Midpoint of Filing			4/1/05	
	(2b) Midpoint of Policy Period		1/1/01	1/1/00	1/1/99
	(3) Benefit Level to Which Losses are Brought			4/1/04	
	(4a) Yrs. from (2a) to (2b)		4.25	5.25	6.25
	(4b)				
	(5) Indemnity Trend =	1.0644	1.3038	1.3877	1.4771
	(6) NA				
	(7) NA				
	(8) NA				
	(9) NA				
	(10) Medical Trend =	1.0728	1.3480	1.4462	1.5515

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Effective: 04/01/04
Policy Period: 01/01/99-12/31/00
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	19,217,900	1.0000	1.304	25,056,298	6,735,800	1.0000	1.3480	9,079,858		
B. P.T.	9,038,300	1.0000	1.304	11,784,136	20,420,800	1.0000	1.3480	27,527,238		
C. Major	123,373,300	1.0000	1.304	160,854,109	65,287,800	1.0000	1.3480	88,007,954		
D. Minor	101,320,700	1.0000	1.304	132,101,929	80,558,900	1.0000	1.3480	108,593,397		
E. T.T.	296,177,400	1.0000	1.304	386,156,094	317,978,200	1.0000	1.3480	428,634,614		
F. Med. Only					135,198,200	1.0000	1.3480	182,247,174		
G. Overall	549,127,600	XX	XX	715,952,566	626,179,700	1.0000	XX	844,090,235		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	34,136,156	97	351,919	1.227	431,664	1.3093	1.424	2.329	*	56,827,159
B. P.T.	39,311,374	30	319,129	1.512	482,427	5.4667	11.440	12.262	*	472,344,795
C. Major	248,862,063	873	56,501	1.104	20,170	3.3585	4.324	6.545	*	1,271,496,970
D. Minor	240,695,326	4,260	17,938	0.904		1.139	1.239	1.165	*	290,119,547
E. T.T.	814,790,708	45,423				1.0314	0.942	1.023	*	802,329,482
F. Medical	182,247,174	XX	XX	XX	XX	XX		1.000	+	182,247,174

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

PENNSYLVANIA
Effective: 04/01/04
Policy Period: 01/01/98-12/31/99
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	20,196,200	1.0000	1.3877	28,026,267	4,523,300	1.0000	1.4462	6,541,596		
B. P.T.	14,526,100	1.0000	1.3877	20,157,869	25,239,800	1.0000	1.4462	36,501,799		
C. Major	284,266,100	1.0000	1.3877	394,476,067	117,961,600	1.0000	1.4462	170,596,066		
D. Minor	130,883,600	1.0000	1.3877	181,627,172	100,710,500	1.0000	1.4462	145,647,525		
E. T.T.	298,379,500	1.0000	1.3877	414,061,232	288,414,200	1.0000	1.4462	417,104,616		
F. Med. Only					135,072,100	1.0000	1.4462	195,341,271		
G. Overall	748,251,500	XX	XX	1,038,348,607	671,921,500	1.0000	XX	971,732,873		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	34,567,863	100	345,679	1.300	449,210	1.16	1.3019	2.064	* 49,989,251	
B. P.T.	56,659,668	58	296,911	1.543	457,985	3.1034	6.9104	6.961	* 393,387,961	
C. Major	565,072,133	2,036				1.5432	1.8233	3.008	* 1,232,401,179	
D. Minor	327,274,697	5,338	61,310	0.943	20,520	0.9936	0.9248	1.016	* 315,946,694	
E. T.T.	831,165,848	45,762	18,163	0.890		1.0052	0.869	0.997	* 775,755,325	
F. Medical	195,341,271	XX	XX	XX	XX	XX		1.000	+ 195,341,271	

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

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Effective: 04/01/04
Policy Period: 01/01/97-12/31/98
Report: THIRD

Exhibit V - c

		Excess Loss Factor Calculation Average Cost Per Case									
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury		Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A.	Death	20,041,200	1.0000	1.477	29,602,857	1,028,000	1.0000	1.5515	1,594,942		
B.	P.T.	20,740,800	1.0000	1.477	30,636,236	43,667,500	1.0000	1.5515	67,750,126		
C.	Major	354,095,200	1.0000	1.477	523,034,020	141,041,900	1.0000	1.5515	218,826,508		
D.	Minor	121,721,500	1.0000	1.477	179,794,828	93,483,800	1.0000	1.5515	145,040,116		
E.	T.T.	251,227,000	1.0000	1.477	371,087,402	247,825,000	1.0000	1.5515	384,500,488		
F.	Med. Only					125,420,700	1.0000	1.5515	194,590,216		
G.	Overall	767,825,700	XX	XX	1,134,155,343	652,466,900	1.0000	XX	1,012,302,396		
		(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A.	Death	31,197,799	97	321,627	1.343	432,009	1.062	1.227	1.889	*	39,347,392
B.	P.T.	98,386,362	63	324,294	1.473	477,717	2.460	4.254	5.519	*	504,224,175
C.	Major	741,860,528	2,528				1.162	1.273	2.265	*	1,161,464,348
D.	Minor	324,834,944	5,206	62,396	0.962	20,210	0.995	0.9212	1.017	*	313,132,794
E.	T.T.	755,587,890	44,751	16,884	0.923		1.000	0.8873	0.991	*	710,305,835
F.	Medical	194,590,216	XX	XX	XX	XX	XX		1.000	+	194,590,216

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

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Effective:04/01/04

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

Exhibit VI					Exhibit VII								
					Combined Injury Weights								
Adjusted Average Cost Per Case by Injury Types For Each Hazard Group					Hazard Group I			Hazard Group II					
					Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights			
I. *	Injury Type	Average Cost Per Case			Death	146,164	0.004	Death	47,503,236	0.010			
					P.T.	4,109,871	0.104	P.T.	545,242,859	0.114			
					Major	14,661,450	0.370	Major	1,792,362,261	0.376			
					P.T./Major	18,771,321	0.474	P.T./Major	2,337,605,120	0.490			
					Minor	6,434,393	0.162	Minor	581,852,989	0.122			
II.**	Injury Type	Hazard Group			Medical	2,860,893	xx	Medical	377,065,738	xx			
		I	II	III	IV	Total	39,654,724	xx	Total	4,762,829,281	xx		
		Fatal	306,860	391,783	488,962	582,640							
		P.T./Major	403,248	429,158	519,606	614,294							
* **	States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data. Four sets of factors for each stated type (Exhibit III sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group in producing the adjusted figures in Section II of this exhibit.	Hazard Group			Hazard Group III			Hazard Group IV					
		I	II	III	IV	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights		
		Minor/T.T.	19,064	19,064	21,703	22,901	Death	93,398,669	0.023	Death	5,115,733	0.042	
							P.T.	784,985,321	0.194	P.T.	35,618,880	0.291	
							Major	1,803,358,349	0.447	Major	54,980,437	0.449	
							P.T./Major	2,588,343,670	0.641	P.T./Major	90,599,317	0.740	
							Minor	323,558,060	0.080	Minor	7,353,592	0.060	
							T.T.	842,127,756	0.209	T.T.	16,018,734	0.131	
							Minor/T.T.	1,165,685,816	0.289	Minor/T.T.	23,372,326	0.191	
							Medical	188,818,958	xx	Medical	3,433,072	xx	
					Total	4,036,247,113	xx	Total	122,520,448	xx			

For each hazard group the following procedure is utilized to obtain the distribution of losses

The percentage of losses by injury type (Exhibit II) is multiplied by the corresponding injury type total incurred losses to achieve combined injury weights.

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group I

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EX. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.03	0.004	0.972	0.004	0.02	0.474	0.980	0.465	0.48	0.451	0.699	0.315	0.784	0.991	0.777	0.005	0.782
\$15,000	0.04		0.964	0.004	0.03		0.970	0.460	0.72		0.603	0.272	0.736		0.729	0.005	0.734
\$20,000	0.06		0.947	0.004	0.05		0.950	0.450	0.95		0.528	0.238	0.692		0.686	0.005	0.691
\$25,000	0.07		0.938	0.004	0.06		0.940	0.446	1.19		0.463	0.209	0.659		0.653	0.005	0.658
\$30,000	0.09		0.922	0.004	0.07		0.930	0.441	1.43		0.408	0.184	0.629		0.623	0.005	0.628
\$35,000	0.10		0.915	0.004	0.08		0.920	0.436	1.67		0.362	0.163	0.603		0.598	0.005	0.603
\$40,000	0.12		0.899	0.004	0.09		0.910	0.431	1.91		0.323	0.146	0.581		0.576	0.005	0.581
\$50,000	0.15		0.877	0.004	0.11		0.890	0.422	2.38		0.260	0.117	0.543		0.538	0.005	0.543
\$75,000	0.22		0.829	0.003	0.17		0.830	0.393	3.58		0.157	0.071	0.467		0.463	0.005	0.468
\$100,000	0.30		0.778	0.003	0.23		0.770	0.365	4.77		0.100	0.045	0.413		0.409	0.005	0.414
\$125,000	0.37		0.737	0.003	0.28		0.720	0.341	5.96		0.066	0.030	0.374		0.371	0.005	0.376
\$150,000	0.44		0.699	0.003	0.34		0.663	0.314	7.15		0.045	0.020	0.337		0.334	0.005	0.339
\$175,000	0.52		0.659	0.003	0.39		0.620	0.294	8.35		0.031	0.014	0.311		0.308	0.005	0.313
\$200,000	0.59		0.626	0.003	0.45		0.574	0.272	9.54		0.022	0.010	0.285		0.282	0.005	0.287
\$225,000	0.67		0.590	0.002	0.51		0.533	0.253	10.73		0.016	0.007	0.262		0.260	0.005	0.265
\$250,000	0.74		0.561	0.002	0.56		0.503	0.238	11.92		0.011	0.005	0.245		0.243	0.005	0.248
\$275,000	0.81		0.534	0.002	0.62		0.471	0.223	13.11		0.008	0.004	0.229		0.227	0.005	0.232
\$300,000	0.89		0.505	0.002	0.68		0.442	0.210	14.31		0.006	0.003	0.215		0.213	0.005	0.218
\$325,000	0.96		0.480	0.002	0.73		0.421	0.200	15.50		0.005	0.002	0.204		0.202	0.005	0.207
\$350,000	1.04		0.454	0.002	0.79		0.398	0.189	16.69		0.003	0.001	0.192		0.190	0.005	0.195
\$375,000	1.11		0.433	0.002	0.85		0.378	0.179	17.88		0.003	0.001	0.182		0.180	0.005	0.185
\$400,000	1.19		0.410	0.002	0.90		0.362	0.172	19.07		0.002	0.001	0.175		0.173	0.005	0.178
\$425,000	1.26		0.391	0.002	0.96		0.345	0.164	20.27		0.002	0.001	0.167		0.165	0.005	0.170
\$450,000	1.33		0.373	0.001	1.01		0.332	0.157	21.46		0.001	0.000	0.158		0.157	0.005	0.162
\$475,000	1.41		0.353	0.001	1.07		0.318	0.151	22.65		0.001	0.000	0.152		0.151	0.005	0.156
\$500,000	1.48		0.337	0.001	1.13		0.305	0.145	23.84		0.001	0.000	0.146		0.145	0.005	0.150
\$600,000	1.78		0.276	0.001	1.35		0.266	0.126	28.61		0.000	0.000	0.127		0.126	0.005	0.131
\$700,000	2.07		0.228	0.001	1.58		0.235	0.111	33.38		0.000	0.000	0.112		0.111	0.005	0.116
\$800,000	2.37		0.188	0.001	1.80		0.212	0.100	38.15		0.000	0.000	0.101		0.100	0.005	0.105
\$900,000	2.67		0.155	0.001	2.03		0.192	0.091	42.92		0.000	0.000	0.092		0.091	0.005	0.096
\$1,000,000	2.96		0.129	0.001	2.25		0.177	0.084	47.69		0.000	0.000	0.085		0.084	0.005	0.089
\$2,000,000	5.93		0.021	0.000	4.51		0.100	0.047	95.37		0.000	0.000	0.047		0.047	0.005	0.052
\$3,000,000	8.89		0.004	0.000	6.76		0.072	0.034	143.06		0.000	0.000	0.034		0.034	0.005	0.039
\$4,000,000	11.85		0.001	0.000	9.02		0.057	0.027	190.75		0.000	0.000	0.027		0.027	0.005	0.032
\$5,000,000	14.81		0.000	0.000	11.27		0.047	0.022	238.43		0.000	0.000	0.022		0.022	0.005	0.027
\$6,000,000	17.78		0.000	0.000	13.53		0.041	0.019	286.12		0.000	0.000	0.019		0.019	0.005	0.024
\$7,000,000	20.74		0.000	0.000	15.78		0.036	0.017	333.80		0.000	0.000	0.017		0.017	0.005	0.022
\$8,000,000	23.70		0.000	0.000	18.04		0.032	0.015	381.49		0.000	0.000	0.015		0.015	0.005	0.020
\$9,000,000	26.66		0.000	0.000	20.29		0.029	0.014	429.18		0.000	0.000	0.014		0.014	0.005	0.019
\$10,000,000	29.63		0.000	0.000	22.54		0.027	0.013	476.86		0.000	0.000	0.013		0.013	0.005	0.018
Death Average Cost Per Case				\$306,860				Target Cost Ratio				0.9909					
P.T./Major Average Cost Per Case				\$403,248				Loss Adjustment Expense				1.000					
Minor/T.T. Average Cost Per Case				\$19,064				Assessment Factor				1.000					

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group II

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.02	0.010	0.981	0.010	0.02	0.490	0.980	0.480	0.48	0.420	0.699	0.294	0.784	0.991	0.777	0.005	0.782
\$15,000	0.03		0.972	0.010	0.03		0.970	0.475	0.72		0.603	0.253	0.738		0.731	0.005	0.736
\$20,000	0.05		0.955	0.010	0.04		0.960	0.470	0.95		0.528	0.222	0.702		0.696	0.005	0.701
\$25,000	0.06		0.947	0.009	0.05		0.950	0.466	1.19		0.463	0.194	0.669		0.663	0.005	0.668
\$30,000	0.07		0.938	0.009	0.06		0.940	0.461	1.43		0.408	0.171	0.641		0.635	0.005	0.640
\$35,000	0.08		0.930	0.009	0.07		0.930	0.456	1.67		0.362	0.152	0.617		0.611	0.005	0.616
\$40,000	0.09		0.922	0.009	0.08		0.920	0.451	1.91		0.323	0.136	0.596		0.591	0.005	0.596
\$50,000	0.12		0.899	0.009	0.11		0.890	0.436	2.38		0.260	0.109	0.554		0.549	0.005	0.554
\$75,000	0.17		0.863	0.009	0.16		0.840	0.412	3.58		0.157	0.066	0.487		0.483	0.005	0.488
\$100,000	0.23		0.822	0.008	0.21		0.790	0.387	4.77		0.100	0.042	0.437		0.433	0.005	0.438
\$125,000	0.29		0.784	0.008	0.26		0.740	0.363	5.96		0.066	0.028	0.399		0.395	0.005	0.400
\$150,000	0.35		0.749	0.007	0.32		0.682	0.334	7.15		0.045	0.019	0.360		0.357	0.005	0.362
\$175,000	0.41		0.715	0.007	0.37		0.637	0.312	8.35		0.031	0.013	0.332		0.329	0.005	0.334
\$200,000	0.46		0.689	0.007	0.42		0.596	0.292	9.54		0.022	0.009	0.308		0.305	0.005	0.310
\$225,000	0.52		0.659	0.007	0.48		0.553	0.271	10.73		0.016	0.007	0.285		0.282	0.005	0.287
\$250,000	0.58		0.630	0.006	0.53		0.520	0.255	11.92		0.011	0.005	0.266		0.264	0.005	0.269
\$275,000	0.64		0.603	0.006	0.58		0.491	0.241	13.11		0.008	0.003	0.250		0.248	0.005	0.253
\$300,000	0.70		0.578	0.006	0.64		0.461	0.226	14.31		0.006	0.003	0.235		0.233	0.005	0.238
\$325,000	0.75		0.557	0.006	0.69		0.438	0.215	15.50		0.005	0.002	0.223		0.221	0.005	0.226
\$350,000	0.81		0.534	0.005	0.74		0.417	0.204	16.69		0.003	0.001	0.210		0.208	0.005	0.213
\$375,000	0.87		0.512	0.005	0.79		0.398	0.195	17.88		0.003	0.001	0.201		0.199	0.005	0.204
\$400,000	0.93		0.491	0.005	0.85		0.378	0.185	19.07		0.002	0.001	0.191		0.189	0.005	0.194
\$425,000	0.99		0.470	0.005	0.90		0.362	0.177	20.27		0.002	0.001	0.183		0.181	0.005	0.186
\$450,000	1.04		0.454	0.005	0.95		0.348	0.171	21.46		0.001	0.000	0.176		0.174	0.005	0.179
\$475,000	1.10		0.436	0.004	1.01		0.332	0.163	22.65		0.001	0.000	0.167		0.165	0.005	0.170
\$500,000	1.16		0.418	0.004	1.06		0.321	0.157	23.84		0.001	0.000	0.161		0.160	0.005	0.165
\$600,000	1.39		0.358	0.004	1.27		0.279	0.137	28.61		0.000	0.000	0.141		0.140	0.005	0.145
\$700,000	1.62		0.307	0.003	1.48		0.248	0.122	33.38		0.000	0.000	0.125		0.124	0.005	0.129
\$800,000	1.86		0.262	0.003	1.69		0.223	0.109	38.15		0.000	0.000	0.112		0.111	0.005	0.116
\$900,000	2.09		0.225	0.002	1.91		0.202	0.099	42.92		0.000	0.000	0.101		0.100	0.005	0.105
\$1,000,000	2.32		0.194	0.002	2.12		0.186	0.091	47.69		0.000	0.000	0.093		0.092	0.005	0.097
\$2,000,000	4.64		0.046	0.000	4.24		0.106	0.052	95.37		0.000	0.000	0.052		0.052	0.005	0.057
\$3,000,000	6.96		0.011	0.000	6.35		0.076	0.037	143.06		0.000	0.000	0.037		0.037	0.005	0.042
\$4,000,000	9.28		0.003	0.000	8.47		0.060	0.029	190.75		0.000	0.000	0.029		0.029	0.005	0.034
\$5,000,000	11.60		0.001	0.000	10.59		0.050	0.025	238.43		0.000	0.000	0.025		0.025	0.005	0.030
\$6,000,000	13.92		0.000	0.000	12.71		0.043	0.021	286.12		0.000	0.000	0.021		0.021	0.005	0.026
\$7,000,000	16.24		0.000	0.000	14.83		0.038	0.019	333.80		0.000	0.000	0.019		0.019	0.005	0.024
\$8,000,000	18.56		0.000	0.000	16.95		0.034	0.017	381.49		0.000	0.000	0.017		0.017	0.005	0.022
\$9,000,000	20.88		0.000	0.000	19.06		0.031	0.015	429.18		0.000	0.000	0.015		0.015	0.005	0.020
\$10,000,000	23.20		0.000	0.000	21.18		0.028	0.014	476.86		0.000	0.000	0.014		0.014	0.005	0.019

Death Average Cost Per Case	\$391,783	Target Cost Ratio	0.9909
P.T./Major Average Cost Per Case	\$429,158	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$19,064	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group III

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.02	0.023	0.981	0.023	0.02	0.641	0.980	0.628	0.42	0.289	0.727	0.210	0.861	0.991	0.853	0.005	0.858
\$15,000	0.03		0.972	0.022	0.03		0.970	0.622	0.63		0.636	0.184	0.828		0.821	0.005	0.826
\$20,000	0.04		0.964	0.022	0.03		0.970	0.622	0.84		0.562	0.162	0.806		0.799	0.005	0.804
\$25,000	0.05		0.955	0.022	0.04		0.960	0.615	1.05		0.499	0.144	0.781		0.774	0.005	0.779
\$30,000	0.06		0.947	0.022	0.05		0.950	0.609	1.26		0.446	0.129	0.760		0.753	0.005	0.758
\$35,000	0.07		0.938	0.022	0.06		0.940	0.603	1.47		0.400	0.116	0.741		0.734	0.005	0.739
\$40,000	0.07		0.938	0.022	0.07		0.930	0.596	1.68		0.360	0.104	0.722		0.716	0.005	0.721
\$50,000	0.09		0.922	0.021	0.09		0.910	0.583	2.09		0.297	0.086	0.690		0.684	0.005	0.689
\$75,000	0.14		0.884	0.020	0.13		0.870	0.558	3.14		0.188	0.054	0.632		0.626	0.005	0.631
\$100,000	0.19		0.849	0.020	0.17		0.830	0.532	4.19		0.124	0.036	0.588		0.583	0.005	0.588
\$125,000	0.23		0.822	0.019	0.22		0.780	0.500	5.24		0.085	0.025	0.544		0.539	0.005	0.544
\$150,000	0.28		0.790	0.018	0.26		0.740	0.474	6.28		0.059	0.017	0.509		0.504	0.005	0.509
\$175,000	0.33		0.760	0.017	0.31		0.691	0.443	7.33		0.042	0.012	0.472		0.468	0.005	0.473
\$200,000	0.37		0.737	0.017	0.35		0.654	0.419	8.38		0.031	0.009	0.445		0.441	0.005	0.446
\$225,000	0.42		0.710	0.016	0.39		0.620	0.397	9.42		0.023	0.007	0.420		0.416	0.005	0.421
\$250,000	0.46		0.689	0.016	0.44		0.581	0.372	10.47		0.017	0.005	0.393		0.389	0.005	0.394
\$275,000	0.51		0.663	0.015	0.48		0.553	0.354	11.52		0.013	0.004	0.373		0.370	0.005	0.375
\$300,000	0.56		0.639	0.015	0.52		0.527	0.338	12.57		0.010	0.003	0.356		0.353	0.005	0.358
\$325,000	0.60		0.621	0.014	0.57		0.497	0.319	13.61		0.007	0.002	0.335		0.332	0.005	0.337
\$350,000	0.65		0.599	0.014	0.61		0.476	0.305	14.66		0.006	0.002	0.321		0.318	0.005	0.323
\$375,000	0.70		0.578	0.013	0.66		0.451	0.289	15.71		0.004	0.001	0.303		0.300	0.005	0.305
\$400,000	0.74		0.561	0.013	0.70		0.433	0.278	16.76		0.003	0.001	0.292		0.289	0.005	0.294
\$425,000	0.79		0.542	0.012	0.74		0.417	0.267	17.80		0.003	0.001	0.280		0.277	0.005	0.282
\$450,000	0.84		0.523	0.012	0.79		0.398	0.255	18.85		0.002	0.001	0.268		0.266	0.005	0.271
\$475,000	0.88		0.508	0.012	0.83		0.384	0.246	19.90		0.002	0.001	0.259		0.257	0.005	0.262
\$500,000	0.93		0.491	0.011	0.87		0.371	0.238	20.94		0.001	0.000	0.249		0.247	0.005	0.252
\$600,000	1.12		0.430	0.010	1.05		0.323	0.207	25.13		0.001	0.000	0.217		0.215	0.005	0.220
\$700,000	1.30		0.380	0.009	1.22		0.288	0.185	29.32		0.000	0.000	0.194		0.192	0.005	0.197
\$800,000	1.49		0.335	0.008	1.40		0.259	0.166	33.51		0.000	0.000	0.174		0.172	0.005	0.177
\$900,000	1.67		0.297	0.007	1.57		0.236	0.151	37.70		0.000	0.000	0.158		0.157	0.005	0.162
\$1,000,000	1.86		0.262	0.006	1.75		0.217	0.139	41.89		0.000	0.000	0.145		0.144	0.005	0.149
\$2,000,000	3.72		0.080	0.002	3.50		0.124	0.079	83.78		0.000	0.000	0.081		0.080	0.005	0.085
\$3,000,000	5.58		0.026	0.001	5.25		0.089	0.057	125.66		0.000	0.000	0.058		0.057	0.005	0.062
\$4,000,000	7.44		0.008	0.000	7.00		0.070	0.045	167.55		0.000	0.000	0.045		0.045	0.005	0.050
\$5,000,000	9.30		0.003	0.000	8.75		0.058	0.037	209.44		0.000	0.000	0.037		0.037	0.005	0.042
\$6,000,000	11.16		0.001	0.000	10.50		0.050	0.032	251.33		0.000	0.000	0.032		0.032	0.005	0.037
\$7,000,000	13.01		0.000	0.000	12.25		0.044	0.028	293.21		0.000	0.000	0.028		0.028	0.005	0.033
\$8,000,000	14.87		0.000	0.000	14.00		0.040	0.026	335.10		0.000	0.000	0.026		0.026	0.005	0.031
\$9,000,000	16.73		0.000	0.000	15.75		0.036	0.023	376.99		0.000	0.000	0.023		0.023	0.005	0.028
\$10,000,000	18.59		0.000	0.000	17.50		0.033	0.021	418.88		0.000	0.000	0.021		0.021	0.005	0.026

Death Average Cost Per Case	\$488,962	Target Cost Ratio	0.9909
P.T./Major Average Cost Per Case	\$519,606	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$21,703	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group IV

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.02	0.042	0.981	0.041	0.01	0.740	0.990	0.733	0.40	0.191	0.737	0.141	0.915	0.991	0.907	0.005	0.912
\$15,000	0.02		0.981	0.041	0.02		0.980	0.725	0.60		0.648	0.124	0.890		0.882	0.005	0.887
\$20,000	0.03		0.972	0.041	0.03		0.970	0.718	0.79		0.578	0.110	0.869		0.861	0.005	0.866
\$25,000	0.04		0.964	0.040	0.04		0.960	0.710	0.99		0.516	0.099	0.849		0.841	0.005	0.846
\$30,000	0.05		0.955	0.040	0.04		0.960	0.710	1.19		0.463	0.088	0.838		0.830	0.005	0.835
\$35,000	0.05		0.955	0.040	0.05		0.950	0.703	1.39		0.417	0.080	0.823		0.816	0.005	0.821
\$40,000	0.06		0.947	0.040	0.06		0.940	0.696	1.59		0.377	0.072	0.808		0.801	0.005	0.806
\$50,000	0.08		0.930	0.039	0.07		0.930	0.688	1.98		0.312	0.060	0.787		0.780	0.005	0.785
\$75,000	0.12		0.899	0.038	0.11		0.890	0.659	2.98		0.201	0.038	0.735		0.728	0.005	0.733
\$100,000	0.16		0.870	0.037	0.15		0.850	0.629	3.97		0.135	0.026	0.692		0.686	0.005	0.691
\$125,000	0.20		0.842	0.035	0.18		0.820	0.607	4.96		0.094	0.018	0.660		0.654	0.005	0.659
\$150,000	0.23		0.822	0.033	0.22		0.780	0.577	5.95		0.066	0.013	0.625		0.619	0.005	0.624
\$175,000	0.27		0.797	0.032	0.26		0.740	0.548	6.95		0.048	0.009	0.590		0.585	0.005	0.590
\$200,000	0.31		0.772	0.031	0.30		0.701	0.519	7.94		0.035	0.007	0.558		0.553	0.005	0.558
\$225,000	0.35		0.749	0.030	0.33		0.672	0.497	8.93		0.026	0.005	0.533		0.528	0.005	0.533
\$250,000	0.39		0.726	0.030	0.37		0.637	0.471	9.92		0.020	0.004	0.505		0.500	0.005	0.505
\$275,000	0.43		0.704	0.029	0.41		0.604	0.447	10.92		0.015	0.003	0.480		0.476	0.005	0.481
\$300,000	0.47		0.684	0.028	0.44		0.581	0.430	11.91		0.011	0.002	0.461		0.457	0.005	0.462
\$325,000	0.51		0.663	0.027	0.48		0.553	0.409	12.90		0.009	0.002	0.439		0.435	0.005	0.440
\$350,000	0.55		0.644	0.026	0.52		0.527	0.390	13.89		0.007	0.001	0.418		0.414	0.005	0.419
\$375,000	0.59		0.626	0.025	0.55		0.508	0.376	14.89		0.005	0.001	0.403		0.399	0.005	0.404
\$400,000	0.62		0.612	0.024	0.59		0.486	0.360	15.88		0.004	0.001	0.387		0.384	0.005	0.389
\$425,000	0.66		0.594	0.023	0.63		0.466	0.345	16.87		0.003	0.001	0.371		0.368	0.005	0.373
\$450,000	0.70		0.578	0.022	0.67		0.447	0.331	17.86		0.003	0.001	0.356		0.353	0.005	0.358
\$475,000	0.74		0.561	0.021	0.70		0.433	0.320	18.86		0.002	0.000	0.344		0.341	0.005	0.346
\$500,000	0.78		0.545	0.020	0.74		0.417	0.309	19.85		0.002	0.000	0.332		0.329	0.005	0.334
\$600,000	0.94		0.487	0.019	0.89		0.365	0.270	23.82		0.001	0.000	0.290		0.287	0.005	0.292
\$700,000	1.09		0.439	0.018	1.04		0.325	0.241	27.79		0.000	0.000	0.259		0.257	0.005	0.262
\$800,000	1.25		0.393	0.017	1.18		0.295	0.218	31.76		0.000	0.000	0.235		0.233	0.005	0.238
\$900,000	1.40		0.355	0.016	1.33		0.269	0.199	35.73		0.000	0.000	0.214		0.212	0.005	0.217
\$1,000,000	1.56		0.319	0.015	1.48		0.248	0.184	39.70		0.000	0.000	0.197		0.195	0.005	0.200
\$2,000,000	3.12		0.117	0.005	2.96		0.142	0.105	79.39		0.000	0.000	0.110		0.109	0.005	0.114
\$3,000,000	4.68		0.044	0.002	4.44		0.102	0.075	119.09		0.000	0.000	0.077		0.076	0.005	0.081
\$4,000,000	6.24		0.017	0.001	5.92		0.080	0.059	158.79		0.000	0.000	0.060		0.059	0.005	0.064
\$5,000,000	7.80		0.007	0.000	7.40		0.067	0.050	198.48		0.000	0.000	0.050		0.050	0.005	0.055
\$6,000,000	9.36		0.003	0.000	8.88		0.057	0.042	238.18		0.000	0.000	0.042		0.042	0.005	0.047
\$7,000,000	10.92		0.001	0.000	10.36		0.051	0.038	277.88		0.000	0.000	0.038		0.038	0.005	0.043
\$8,000,000	12.48		0.000	0.000	11.84		0.045	0.033	317.57		0.000	0.000	0.033		0.033	0.005	0.038
\$9,000,000	14.04		0.000	0.000	13.32		0.041	0.030	357.27		0.000	0.000	0.030		0.030	0.005	0.035
\$10,000,000	15.60		0.000	0.000	14.80		0.038	0.028	396.97		0.000	0.000	0.028		0.028	0.005	0.033

Death Average Cost Per Case	\$582,640	Target Cost Ratio	0.9909
P.T./Major Average Cost Per Case	\$614,294	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$22,901	Assessment Factor	1.000

Exhibit IX

PENNSYLVANIA
Per Occurance Basis
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.782	0.790 *	0.858	0.912
\$15,000	0.734	0.736	0.826	0.887
\$20,000	0.691	0.701	0.804	0.866
\$25,000	0.658	0.668	0.779	0.846
\$30,000	0.628	0.640	0.758	0.835
\$35,000	0.603	0.616	0.739	0.821
\$40,000	0.581	0.596	0.721	0.806
\$50,000	0.543	0.554	0.689	0.785
\$75,000	0.468	0.488	0.631	0.733
\$100,000	0.414	0.438	0.588	0.691
\$125,000	0.376	0.400	0.544	0.659
\$150,000	0.339	0.362	0.509	0.624
\$175,000	0.313	0.334	0.473	0.590
\$200,000	0.287	0.310	0.446	0.558
\$225,000	0.265	0.287	0.421	0.533
\$250,000	0.248	0.269	0.394	0.505
\$275,000	0.232	0.253	0.375	0.481
\$300,000	0.218	0.238	0.358	0.462
\$325,000	0.207	0.226	0.337	0.440
\$350,000	0.195	0.213	0.323	0.419
\$375,000	0.185	0.204	0.305	0.404
\$400,000	0.178	0.194	0.294	0.389
\$425,000	0.170	0.186	0.282	0.373
\$450,000	0.162	0.179	0.271	0.358
\$475,000	0.156	0.170	0.262	0.346
\$500,000	0.150	0.165	0.252	0.334
\$600,000	0.131	0.145	0.220	0.292
\$700,000	0.116	0.129	0.197	0.262
\$800,000	0.105	0.116	0.177	0.238
\$900,000	0.096	0.105	0.162	0.217
\$1,000,000	0.089	0.097	0.149	0.200
\$2,000,000	0.052	0.057	0.085	0.114
\$3,000,000	0.039	0.042	0.062	0.081
\$4,000,000	0.032	0.034	0.050	0.064
\$5,000,000	0.027	0.030	0.042	0.055
\$6,000,000	0.024	0.026	0.037	0.047
\$7,000,000	0.022	0.024	0.033	0.043
\$8,000,000	0.020	0.022	0.031	0.038
\$9,000,000	0.019	0.020	0.028	0.035
\$10,000,000	0.018	0.019	0.026	0.033

* Selected

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

Per Occurrence Basis
 Unit Severity Trend

LOSS LIMIT	HG I		HG II		HG III		HG IV		WGTD EXCESS RATIO	Relativity To Per-Claim	Relativity to Total Per - Occurance			
	EXCESS RATIO	HG I WGT.	EXCESS RATIO	HG II WGT.	EXCESS RATIO	HG III WGT.	EXCESS RATIO	HG IV WGT.			HG I	HG II	HG III	HG IV
\$10,000	0.784	0.004	0.784	0.532	0.861	0.450	0.915	0.014	0.820	1.0074	0.9561	0.9561	1.0500	1.1159
\$15,000	0.736	0.004	0.738	0.532	0.828	0.450	0.890	0.014	0.781	1.0117	0.9424	0.9449	1.0602	1.1396
\$20,000	0.692	0.004	0.702	0.532	0.806	0.450	0.869	0.014	0.751	1.0204	0.9214	0.9348	1.0732	1.1571
\$25,000	0.659	0.004	0.669	0.532	0.781	0.450	0.849	0.014	0.722	1.0212	0.9127	0.9266	1.0817	1.1759
\$30,000	0.629	0.004	0.641	0.532	0.760	0.450	0.838	0.014	0.697	1.0220	0.9024	0.9197	1.0904	1.2023
\$35,000	0.603	0.004	0.617	0.532	0.741	0.450	0.823	0.014	0.676	1.0242	0.8920	0.9127	1.0962	1.2175
\$40,000	0.581	0.004	0.596	0.532	0.722	0.450	0.808	0.014	0.656	1.0250	0.8857	0.9085	1.1006	1.2317
\$50,000	0.543	0.004	0.554	0.532	0.690	0.450	0.787	0.014	0.618	1.0249	0.8786	0.8964	1.1165	1.2735
\$75,000	0.467	0.004	0.487	0.532	0.632	0.450	0.735	0.014	0.556	1.0258	0.8399	0.8759	1.1367	1.3219
\$100,000	0.413	0.004	0.437	0.532	0.588	0.450	0.692	0.014	0.508	1.0346	0.8130	0.8602	1.1575	1.3622
\$125,000	0.374	0.004	0.399	0.532	0.544	0.450	0.660	0.014	0.468	1.0423	0.7991	0.8526	1.1624	1.4103
\$150,000	0.337	0.004	0.360	0.532	0.509	0.450	0.625	0.014	0.431	1.0487	0.7819	0.8353	1.1810	1.4501
\$175,000	0.311	0.004	0.332	0.532	0.472	0.450	0.590	0.014	0.399	1.0528	0.7794	0.8321	1.1830	1.4787
\$200,000	0.285	0.004	0.308	0.532	0.445	0.450	0.558	0.014	0.373	1.0567	0.7641	0.8257	1.1930	1.4960
\$225,000	0.262	0.004	0.285	0.532	0.420	0.450	0.533	0.014	0.349	1.0576	0.7507	0.8166	1.2034	1.5272
\$250,000	0.245	0.004	0.266	0.532	0.393	0.450	0.505	0.014	0.326	1.0584	0.7515	0.8160	1.2055	1.5491
\$275,000	0.229	0.004	0.250	0.532	0.373	0.450	0.480	0.014	0.308	1.0621	0.7435	0.8117	1.2110	1.5584
\$300,000	0.215	0.004	0.235	0.532	0.356	0.450	0.461	0.014	0.293	1.0772	0.7338	0.8020	1.2150	1.5734
\$325,000	0.204	0.004	0.223	0.532	0.335	0.450	0.439	0.014	0.276	1.0739	0.7391	0.8080	1.2138	1.5906
\$350,000	0.192	0.004	0.210	0.532	0.321	0.450	0.418	0.014	0.263	1.0691	0.7300	0.7985	1.2205	1.5894
\$375,000	0.182	0.004	0.201	0.532	0.303	0.450	0.403	0.014	0.250	1.0638	0.7280	0.8040	1.2120	1.6120
\$400,000	0.175	0.004	0.191	0.532	0.292	0.450	0.387	0.014	0.239	1.0717	0.7322	0.7992	1.2218	1.6192
\$425,000	0.167	0.004	0.183	0.532	0.280	0.450	0.371	0.014	0.229	1.0751	0.7293	0.7991	1.2227	1.6201
\$450,000	0.158	0.004	0.176	0.532	0.268	0.450	0.356	0.014	0.220	1.0784	0.7182	0.8000	1.2182	1.6182
\$475,000	0.152	0.004	0.167	0.532	0.259	0.450	0.344	0.014	0.211	1.0765	0.7204	0.7915	1.2275	1.6303
\$500,000	0.146	0.004	0.161	0.532	0.249	0.450	0.332	0.014	0.203	1.0741	0.7192	0.7931	1.2266	1.6355
\$600,000	0.127	0.004	0.141	0.532	0.217	0.450	0.290	0.014	0.177	1.0793	0.7175	0.7966	1.2260	1.6384
\$700,000	0.112	0.004	0.125	0.532	0.194	0.450	0.259	0.014	0.158	1.0822	0.7089	0.7911	1.2278	1.6392
\$800,000	0.101	0.004	0.112	0.532	0.174	0.450	0.235	0.014	0.142	1.0840	0.7113	0.7887	1.2254	1.6549
\$900,000	0.092	0.004	0.101	0.532	0.158	0.450	0.214	0.014	0.128	1.0756	0.7188	0.7891	1.2344	1.6719
\$1,000,000	0.085	0.004	0.093	0.532	0.145	0.450	0.197	0.014	0.118	1.0826	0.7203	0.7881	1.2288	1.6695
\$2,000,000	0.047	0.004	0.052	0.532	0.081	0.450	0.110	0.014	0.066	1.1000	0.7121	0.7879	1.2273	1.6667
\$3,000,000	0.034	0.004	0.037	0.532	0.058	0.450	0.077	0.014	0.047	1.0930	0.7234	0.7872	1.2340	1.6383
\$4,000,000	0.027	0.004	0.029	0.532	0.045	0.450	0.060	0.014	0.037	1.0882	0.7297	0.7838	1.2162	1.6216
\$5,000,000	0.022	0.004	0.025	0.532	0.037	0.450	0.050	0.014	0.031	1.0690	0.7097	0.8065	1.1935	1.6129
\$6,000,000	0.019	0.004	0.021	0.532	0.032	0.450	0.042	0.014	0.026	1.0833	0.7308	0.8077	1.2308	1.6154
\$7,000,000	0.017	0.004	0.019	0.532	0.028	0.450	0.038	0.014	0.023	1.0952	0.7391	0.8261	1.2174	1.6522
\$8,000,000	0.015	0.004	0.017	0.532	0.026	0.450	0.033	0.014	0.021	1.1053	0.7143	0.8095	1.2381	1.5714
\$9,000,000	0.014	0.004	0.015	0.532	0.023	0.450	0.030	0.014	0.019	1.1176	0.7368	0.7895	1.2105	1.5789
\$10,000,000	0.013	0.004	0.014	0.532	0.021	0.450	0.028	0.014	0.017	1.0625	0.7647	0.8235	1.2353	1.6471

Table I

Weighted Countrywide Average Cost/Case for Serious Injury Type and Hazard Group

Injury Type	Hazard Group				Weighted Average
	I	II	III	IV	
Fatal	\$69,515	\$88,694	\$110,723	\$131,911	\$105,162
P.T.	\$197,844	\$214,883	\$293,551	\$352,559	\$264,007
Major	\$69,288	\$73,525	\$85,199	\$98,235	\$80,150
Minor	\$11,319	\$11,437	\$12,122	\$12,873	\$11,728
T. T.	\$3,213	\$3,213	\$3,759	\$3,964	\$3,435
Med	\$233	\$233	\$258	\$262	\$243

Differential to Weighted Average

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.661	0.843	1.053	1.254
P.T.	0.749	0.814	1.112	1.335
Major	0.864	0.917	1.063	1.226
Minor	0.965	0.975	1.034	1.098
T. T.	0.935	0.935	1.094	1.154
Med	0.959	0.959	1.062	1.078

Countrywide Standard Earned Premium by Hazard Group

Hazard Group	Standard Premium	Ratio to Smallest Premium
I	\$324,495,944	1.000
II	\$23,444,564,742	0.014
III	\$25,372,947,368	0.013
IV	\$1,484,071,356	0.219
Total	\$50,626,079,410	

Table II

Countrywide Type of Injury Loss Distribution Table

Hazard Group	Fatal	P.T.	Major	Minor	T.T.	Medical
I	0.057	0.131	0.220	0.391	0.343	0.328
II	0.117	0.156	0.222	0.278	0.297	0.334
III	0.270	0.264	0.262	0.181	0.207	0.196
IV	0.556	0.449	0.296	0.150	0.153	0.142

PENNSYLVANIA
Effective:04/01/04

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

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	25,726,353	7,055,393,476	0.004
II	3,749,185,128		0.531
III	3,195,787,104		0.453
IV	84,694,891		0.012

*Based on Unit Statistical Data Excluding Stevedoring for Policies Effective 03/01/85-02/28/88

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group Premium Distribution & Countrywide Loss Distribution

Injury Type	I	Hazard Group II	III	IV
Fatal	0.001	0.325	0.639	0.035
P.T.	0.003	0.398	0.573	0.026
Major	0.004	0.489	0.492	0.015
Minor	0.007	0.633	0.352	0.008
T.T.	0.005	0.620	0.368	0.007
Medical	0.005	0.659	0.330	0.006

For each hazard group, the following procedure is utilized to obtain the distribution of losses within each injury type:

The percentage of countrywide losses by hazard group (see Table II) is multiplied by the corresponding statewide ratio of standard earned premium to total (Exhibit I). This is then divided by the sum of these calculations for all four hazard groups. This procedure is done for each injury type.

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.942334
P.T.	0.954986
Major	0.986634
Minor	1.003163
T. T.	1.009655
Med	1.007087

(B) Injury Type

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.701	0.895	1.117	1.331
P.T.	0.784	0.852	1.164	1.398
Major	0.876	0.929	1.077	1.243
Minor	0.962	0.972	1.031	1.095
T. T.	0.926	0.926	1.084	1.143
Med	0.952	0.952	1.055	1.070

(C) Injury Type

Injury Type	Hazard Group			
	I	II	III	IV
P.T./Major	0.856	0.911	1.103	1.304
Minor/ T. T.	0.939	0.939	1.069	1.128
Serious	0.855	0.911	1.104	1.305

(A) For each serious injury type, the countrywide hazard group unweighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).

(B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.

(C) For P.T. and Major injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

PENNSYLVANIA

Effective:04/01/04

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

Exhibit IV Calculation of ELF Trend

Policy Period	01/01/99-12/31/00	01/01/98-12/31/99	01/01/97-12/31/98	
	First Report	Second Report	Third Report	
(1) Effective Date of Filing		04/01/04		
(2a) Midpoint of Filing		4/1/05		
(2b) Midpoint of Policy Period	1/1/01	1/1/00	1/1/99	
(3) Benefit Level to Which Losses are Brought		4/1/04		
(4a) Yrs. from (2b) to (2a)	4.25	5.25	6.25	
(4b)				
(5) Indemnity Trend =	1.0644	1.3038	1.3877	1.4771
(6) NA				
(7) NA				
(8) NA				
(9) NA				
(10) Medical Trend =	1.0728	1.3480	1.4462	1.5515

PENNSYLVANIA
Effective: 04/01/04
Policy Period: 01/01/99-12/31/00
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	19,217,900	1.0000	1.304	25,056,298	6,735,800	1.0000	1.3480	9,079,858		
B. P.T.	9,038,300	1.0000	1.304	11,784,136	20,420,800	1.0000	1.3480	27,527,238		
C. Major	123,373,300	1.0000	1.304	160,854,109	65,287,800	1.0000	1.3480	88,007,954		
D. Minor	101,320,700	1.0000	1.304	132,101,929	80,558,900	1.0000	1.3480	108,593,397		
E. T.T.	296,177,400	1.0000	1.304	386,156,094	317,978,200	1.0000	1.3480	428,634,614		
F. Med. Only					135,198,200	1.0000	1.3480	182,247,174		
G. Overall	549,127,600	XX	XX	715,952,566	626,179,700	1.0000	XX	844,090,235		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	34,136,156	97	351,919	1.227	431,664	1.3093	1.424	2.329	*	56,827,159
B. P.T.	39,311,374	30	319,129	1.512	482,427	5.4667	11.440	12.262	*	472,344,795
C. Major	248,862,063	873				3.3585	4.324	6.545	*	1,271,496,970
D. Minor	240,695,326	4,260	56,501	1.104	20,170	1.139	1.239	1.165	*	290,119,547
E. T.T.	814,790,708	45,423	17,938	0.904		1.0314	0.942	1.023	*	802,329,482
F. Medical	182,247,174	XX	XX	XX	XX	XX		1.000	+	182,247,174

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

PENNSYLVANIA
Effective: 04/01/04
Policy Period: 01/01/98-12/31/99
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	20,196,200	1.0000	1.3877	28,026,267	4,523,300	1.0000	1.4462	6,541,596		
B. P.T.	14,526,100	1.0000	1.3877	20,157,869	25,239,800	1.0000	1.4462	36,501,799		
C. Major	284,266,100	1.0000	1.3877	394,476,067	117,961,600	1.0000	1.4462	170,596,066		
D. Minor	130,883,600	1.0000	1.3877	181,627,172	100,710,500	1.0000	1.4462	145,647,525		
E. T.T.	298,379,500	1.0000	1.3877	414,061,232	288,414,200	1.0000	1.4462	417,104,616		
F. Med. Only					135,072,100	1.0000	1.4462	195,341,271		
G. Overall	748,251,500	XX	XX	1,038,348,607	671,921,500	1.0000	XX	971,732,873		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	34,567,863	100	345,679	1.300	449,210	1.16	1.3019	2.064	* 49,989,251	
B. P.T.	56,659,668	58	296,911	1.543	457,985	3.1034	6.9104	6.961	* 393,387,961	
C. Major	565,072,133	2,036	61,310	0.943	20,520	1.5432	1.8233	3.008	* 1,232,401,179	
D. Minor	327,274,697	5,338	18,163	0.890		0.9936	0.9248	1.016	* 315,946,694	
E. T.T.	831,165,848	45,762	XX	XX	XX	1.0052	0.869	0.997	* 775,755,325	
F. Medical	195,341,271	XX	XX	XX	XX	XX	1.000	1.000	+ 195,341,271	

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

PENNSYLVANIA
Effective: 04/01/04
Policy Period: 01/01/97-12/31/98
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	20,041,200	1.0000	1.477	29,602,857	1,028,000	1.0000	1.5515	1,594,942		
B. P.T.	20,740,800	1.0000	1.477	30,636,236	43,667,500	1.0000	1.5515	67,750,126		
C. Major	354,095,200	1.0000	1.477	523,034,020	141,041,900	1.0000	1.5515	218,826,508		
D. Minor	121,721,500	1.0000	1.477	179,794,828	93,483,800	1.0000	1.5515	145,040,116		
E. T.T.	251,227,000	1.0000	1.477	371,087,402	247,825,000	1.0000	1.5515	384,500,488		
F. Med. Only					125,420,700	1.0000	1.5515	194,590,216		
G. Overall	767,825,700	XX	XX	1,134,155,343	652,466,900	1.0000	XX	1,012,302,396		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	31,197,799	97	321,627	1.343	432,009	1.062	1.227	1.889	* 39,347,392	
B. P.T.	98,386,362	63	324,294	1.473	477,717	2.460	4.254	5.519	* 504,224,175	
C. Major	741,860,528	2,528				1.162	1.273	2.265	* 1,161,464,348	
D. Minor	324,834,944	5,206	62,396	0.962	20,210	0.995	0.9212	1.017	* 313,132,794	
E. T.T.	755,587,890	44,751	16,884	0.923		1.000	0.8873	0.991	* 710,305,835	
F. Medical	194,590,216	XX	XX	XX	XX	XX		1.000	+ 194,590,216	

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

PENNSYLVANIA
Effective:04/01/04
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit VI		Exhibit VII				Combined Injury Weights					
Adjusted Average Cost Per Case by Injury Types						Hazard Group I		Hazard Group II			
For Each Hazard Group						Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
I. *	Injury Type	Average Cost Per Case				Death	146,164	0.004	Death	47,503,236	0.010
	Fatal	437,746				P.T.	4,109,871	0.104	P.T.	545,242,859	0.114
	P.T. / Major	471,084				Major	14,661,450	0.370	Major	1,792,362,261	0.376
	Minor/T.T.	20,302				P.T./Major	18,771,321	0.474	P.T./Major	2,337,605,120	0.490
						Minor	6,434,393	0.162	Minor	581,852,989	0.122
						T.T.	11,441,953	0.289	T.T.	1,418,802,198	0.298
						Minor/T.T.	17,876,346	0.451	Minor/T.T.	2,000,655,187	0.420
II.**	Injury Type	Hazard Group				Medical	2,860,893	XX	Medical	377,065,738	XX
	Fatal	I	II	III	IV	Total	39,654,724	XX	Total	4,762,829,281	XX
	P.T./Major	306,860	391,783	488,962	582,640						
	Minor/T.T.	403,248	429,158	519,606	614,294						
		19,064	19,064	21,703	22,901						
*	States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data.										
**	Four sets of factors for each stated type (Exhibit III sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group in producing the adjusted figures in Section II of this exhibit.										
						Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
						Death	93,398,669	0.023	Death	5,115,733	0.042
						P.T.	784,985,321	0.194	P.T.	35,618,880	0.291
						Major	1,803,358,349	0.447	Major	54,980,437	0.449
						P.T./Major	2,588,343,670	0.641	P.T./Major	90,599,317	0.740
						Minor	323,558,060	0.080	Minor	7,353,592	0.060
						T.T.	842,127,756	0.209	T.T.	16,018,734	0.131
						Minor/T.T.	1,165,685,816	0.289	Minor/T.T.	23,372,326	0.191
						Medical	188,818,958	XX	Medical	3,433,072	XX
						Total	4,036,247,113	XX	Total	122,520,448	XX

For each hazard group the following procedure is utilized to obtain the distribution of losses.

The percentage of losses by injury type (Exhibit II) is multiplied by the corresponding injury type total incurred losses to achieve combined injury weights.

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group I

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.03	0.004	0.972	0.004	0.02	0.474	0.980	0.465	0.52	0.451	0.682	0.308	0.777	0.991	0.770	0.005	0.775
\$15,000	0.05		0.955	0.004	0.04		0.960	0.455	0.79		0.578	0.261	0.720		0.714	0.005	0.719
\$20,000	0.07		0.938	0.004	0.05		0.950	0.450	1.05		0.499	0.225	0.679		0.673	0.005	0.678
\$25,000	0.08		0.930	0.004	0.06		0.940	0.446	1.31		0.434	0.196	0.646		0.640	0.005	0.645
\$30,000	0.10		0.915	0.004	0.07		0.930	0.441	1.57		0.381	0.172	0.617		0.611	0.005	0.616
\$35,000	0.11		0.907	0.004	0.09		0.910	0.431	1.84		0.334	0.151	0.586		0.581	0.005	0.586
\$40,000	0.13		0.892	0.004	0.10		0.900	0.427	2.10		0.295	0.133	0.564		0.559	0.005	0.564
\$50,000	0.16		0.870	0.003	0.12		0.880	0.417	2.62		0.234	0.106	0.526		0.521	0.005	0.526
\$75,000	0.24		0.816	0.003	0.19		0.810	0.384	3.93		0.137	0.062	0.449		0.445	0.005	0.450
\$100,000	0.33		0.760	0.003	0.25		0.750	0.356	5.25		0.084	0.038	0.397		0.393	0.005	0.398
\$125,000	0.41		0.715	0.003	0.31		0.691	0.328	6.56		0.054	0.024	0.355		0.352	0.005	0.357
\$150,000	0.49		0.673	0.003	0.37		0.637	0.302	7.87		0.036	0.016	0.321		0.318	0.005	0.323
\$175,000	0.57		0.635	0.003	0.43		0.588	0.279	9.18		0.024	0.011	0.293		0.290	0.005	0.295
\$200,000	0.65		0.599	0.002	0.50		0.539	0.255	10.49		0.017	0.008	0.265		0.263	0.005	0.268
\$225,000	0.73		0.565	0.002	0.56		0.503	0.238	11.80		0.012	0.005	0.245		0.243	0.005	0.248
\$250,000	0.81		0.534	0.002	0.62		0.471	0.223	13.11		0.008	0.004	0.229		0.227	0.005	0.232
\$275,000	0.90		0.501	0.002	0.68		0.442	0.210	14.43		0.006	0.003	0.215		0.213	0.005	0.218
\$300,000	0.98		0.474	0.002	0.74		0.417	0.198	15.74		0.004	0.002	0.202		0.200	0.005	0.205
\$325,000	1.06		0.448	0.002	0.81		0.391	0.185	17.05		0.003	0.001	0.188		0.186	0.005	0.191
\$350,000	1.14		0.424	0.002	0.87		0.371	0.176	18.36		0.002	0.001	0.179		0.177	0.005	0.182
\$375,000	1.22		0.401	0.002	0.93		0.354	0.168	19.67		0.002	0.001	0.171		0.169	0.005	0.174
\$400,000	1.30		0.380	0.002	0.99		0.337	0.160	20.98		0.001	0.000	0.162		0.161	0.005	0.166
\$425,000	1.38		0.360	0.001	1.05		0.323	0.153	22.29		0.001	0.000	0.154		0.153	0.005	0.158
\$450,000	1.47		0.339	0.001	1.12		0.307	0.146	23.60		0.001	0.000	0.147		0.146	0.005	0.151
\$475,000	1.55		0.321	0.001	1.18		0.295	0.140	24.92		0.001	0.000	0.141		0.140	0.005	0.145
\$500,000	1.63		0.305	0.001	1.24		0.284	0.135	26.23		0.000	0.000	0.136		0.135	0.005	0.140
\$600,000	1.96		0.245	0.001	1.49		0.246	0.117	31.47		0.000	0.000	0.118		0.117	0.005	0.122
\$700,000	2.28		0.199	0.001	1.74		0.218	0.103	36.72		0.000	0.000	0.104		0.103	0.005	0.108
\$800,000	2.61		0.161	0.001	1.98		0.196	0.093	41.96		0.000	0.000	0.094		0.093	0.005	0.098
\$900,000	2.93		0.132	0.001	2.23		0.178	0.084	47.21		0.000	0.000	0.085		0.084	0.005	0.089
\$1,000,000	3.26		0.107	0.000	2.48		0.164	0.078	52.45		0.000	0.000	0.078		0.077	0.005	0.082
\$2,000,000	6.52		0.015	0.000	4.96		0.093	0.044	104.91		0.000	0.000	0.044		0.044	0.005	0.049
\$3,000,000	9.78		0.002	0.000	7.44		0.066	0.031	157.36		0.000	0.000	0.031		0.031	0.005	0.036
\$4,000,000	13.04		0.000	0.000	9.92		0.052	0.025	209.82		0.000	0.000	0.025		0.025	0.005	0.030
\$5,000,000	16.29		0.000	0.000	12.40		0.044	0.021	262.27		0.000	0.000	0.021		0.021	0.005	0.026
\$6,000,000	19.55		0.000	0.000	14.88		0.038	0.018	314.73		0.000	0.000	0.018		0.018	0.005	0.023
\$7,000,000	22.81		0.000	0.000	17.36		0.033	0.016	367.18		0.000	0.000	0.016		0.016	0.005	0.021
\$8,000,000	26.07		0.000	0.000	19.84		0.030	0.014	419.64		0.000	0.000	0.014		0.014	0.005	0.019
\$9,000,000	29.33		0.000	0.000	22.32		0.027	0.013	472.09		0.000	0.000	0.013		0.013	0.005	0.018
\$10,000,000	32.59		0.000	0.000	24.80		0.025	0.012	524.55		0.000	0.000	0.012		0.012	0.005	0.017

Death Average Cost Per Case	\$306,860	Target Cost Ratio	0.9909
P.T./Major Average Cost Per Case	\$403,248	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$19,064	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group II

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.03	0.010	0.972	0.010	0.02	0.490	0.980	0.480	0.52	0.420	0.682	0.286	0.776	0.991	0.769	0.005	0.774
\$15,000	0.04		0.964	0.010	0.03		0.970	0.475	0.79		0.578	0.243	0.728		0.721	0.005	0.726
\$20,000	0.05		0.955	0.010	0.05		0.950	0.466	1.05		0.499	0.210	0.686		0.680	0.005	0.685
\$25,000	0.06		0.947	0.009	0.06		0.940	0.461	1.31		0.434	0.182	0.652		0.646	0.005	0.651
\$30,000	0.08		0.930	0.009	0.07		0.930	0.456	1.57		0.381	0.160	0.625		0.619	0.005	0.624
\$35,000	0.09		0.922	0.009	0.08		0.920	0.451	1.84		0.334	0.140	0.600		0.595	0.005	0.600
\$40,000	0.10		0.915	0.009	0.09		0.910	0.446	2.10		0.295	0.124	0.579		0.574	0.005	0.579
\$50,000	0.13		0.892	0.009	0.12		0.880	0.431	2.62		0.234	0.098	0.538		0.533	0.005	0.538
\$75,000	0.19		0.849	0.008	0.17		0.830	0.407	3.93		0.137	0.058	0.473		0.469	0.005	0.474
\$100,000	0.26		0.803	0.008	0.23		0.770	0.377	5.25		0.084	0.035	0.420		0.416	0.005	0.421
\$125,000	0.32		0.766	0.008	0.29		0.710	0.348	6.56		0.054	0.023	0.379		0.376	0.005	0.381
\$150,000	0.38		0.732	0.007	0.35		0.654	0.320	7.87		0.036	0.015	0.342		0.339	0.005	0.344
\$175,000	0.45		0.694	0.007	0.41		0.604	0.296	9.18		0.024	0.010	0.313		0.310	0.005	0.315
\$200,000	0.51		0.663	0.007	0.47		0.559	0.274	10.49		0.017	0.007	0.288		0.285	0.005	0.290
\$225,000	0.57		0.635	0.006	0.52		0.527	0.258	11.80		0.012	0.005	0.269		0.267	0.005	0.272
\$250,000	0.64		0.603	0.006	0.58		0.491	0.241	13.11		0.008	0.003	0.250		0.248	0.005	0.253
\$275,000	0.70		0.578	0.006	0.64		0.461	0.226	14.43		0.006	0.003	0.235		0.233	0.005	0.238
\$300,000	0.77		0.549	0.005	0.70		0.433	0.212	15.74		0.004	0.002	0.219		0.217	0.005	0.222
\$325,000	0.83		0.526	0.005	0.76		0.409	0.200	17.05		0.003	0.001	0.206		0.204	0.005	0.209
\$350,000	0.89		0.505	0.005	0.82		0.388	0.190	18.36		0.002	0.001	0.196		0.194	0.005	0.199
\$375,000	0.96		0.480	0.005	0.87		0.371	0.182	19.67		0.002	0.001	0.188		0.186	0.005	0.191
\$400,000	1.02		0.461	0.005	0.93		0.354	0.173	20.98		0.001	0.000	0.178		0.176	0.005	0.181
\$425,000	1.08		0.442	0.004	0.99		0.337	0.165	22.29		0.001	0.000	0.169		0.167	0.005	0.172
\$450,000	1.15		0.421	0.004	1.05		0.323	0.158	23.60		0.001	0.000	0.162		0.161	0.005	0.166
\$475,000	1.21		0.404	0.004	1.11		0.309	0.151	24.92		0.001	0.000	0.155		0.154	0.005	0.159
\$500,000	1.28		0.385	0.004	1.17		0.297	0.146	26.23		0.000	0.000	0.150		0.149	0.005	0.154
\$600,000	1.53		0.326	0.003	1.40		0.259	0.127	31.47		0.000	0.000	0.130		0.129	0.005	0.134
\$700,000	1.79		0.274	0.003	1.63		0.229	0.112	36.72		0.000	0.000	0.115		0.114	0.005	0.119
\$800,000	2.04		0.233	0.002	1.86		0.206	0.101	41.96		0.000	0.000	0.103		0.102	0.005	0.107
\$900,000	2.30		0.197	0.002	2.10		0.187	0.092	47.21		0.000	0.000	0.094		0.093	0.005	0.098
\$1,000,000	2.55		0.167	0.002	2.33		0.172	0.084	52.45		0.000	0.000	0.086		0.085	0.005	0.090
\$2,000,000	5.10		0.034	0.000	4.66		0.098	0.048	104.91		0.000	0.000	0.048		0.048	0.005	0.053
\$3,000,000	7.66		0.007	0.000	6.99		0.070	0.034	157.36		0.000	0.000	0.034		0.034	0.005	0.039
\$4,000,000	10.21		0.002	0.000	9.32		0.055	0.027	209.82		0.000	0.000	0.027		0.027	0.005	0.032
\$5,000,000	12.76		0.000	0.000	11.65		0.046	0.023	262.27		0.000	0.000	0.023		0.023	0.005	0.028
\$6,000,000	15.31		0.000	0.000	13.98		0.040	0.020	314.73		0.000	0.000	0.020		0.020	0.005	0.025
\$7,000,000	17.87		0.000	0.000	16.31		0.035	0.017	367.18		0.000	0.000	0.017		0.017	0.005	0.022
\$8,000,000	20.42		0.000	0.000	18.64		0.031	0.015	419.64		0.000	0.000	0.015		0.015	0.005	0.020
\$9,000,000	22.97		0.000	0.000	20.97		0.028	0.014	472.09		0.000	0.000	0.014		0.014	0.005	0.019
\$10,000,000	25.52		0.000	0.000	23.30		0.026	0.013	524.55		0.000	0.000	0.013		0.013	0.005	0.018

Death Average Cost Per Case \$391,783
 P.T./Major Average Cost Per Case \$429,158
 Minor/T.T. Average Cost Per Case \$19,064

Target Cost Ratio 0.9909
 Loss Adjustment Expense 1.000
 Assessment Factor 1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group III

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.02	0.023	0.981	0.023	0.02	0.641	0.980	0.628	0.46	0.289	0.709	0.205	0.856	0.991	0.848	0.005	0.853
\$15,000	0.03		0.972	0.022	0.03		0.970	0.622	0.69		0.614	0.177	0.821		0.814	0.005	0.819
\$20,000	0.04		0.964	0.022	0.04		0.960	0.615	0.92		0.537	0.155	0.792		0.785	0.005	0.790
\$25,000	0.05		0.955	0.022	0.05		0.950	0.609	1.15		0.473	0.137	0.768		0.761	0.005	0.766
\$30,000	0.06		0.947	0.022	0.06		0.940	0.603	1.38		0.419	0.121	0.746		0.739	0.005	0.744
\$35,000	0.07		0.938	0.022	0.07		0.930	0.596	1.61		0.373	0.108	0.726		0.719	0.005	0.724
\$40,000	0.08		0.930	0.021	0.08		0.920	0.590	1.84		0.334	0.097	0.708		0.702	0.005	0.707
\$50,000	0.10		0.915	0.021	0.10		0.900	0.577	2.30		0.270	0.078	0.676		0.670	0.005	0.675
\$75,000	0.15		0.877	0.020	0.14		0.860	0.551	3.46		0.165	0.048	0.619		0.613	0.005	0.618
\$100,000	0.20		0.842	0.019	0.19		0.810	0.519	4.61		0.106	0.031	0.569		0.564	0.005	0.569
\$125,000	0.26		0.803	0.018	0.24		0.760	0.487	5.76		0.071	0.021	0.526		0.521	0.005	0.526
\$150,000	0.31		0.772	0.018	0.29		0.710	0.455	6.91		0.048	0.014	0.487		0.483	0.005	0.488
\$175,000	0.36		0.743	0.017	0.34		0.663	0.425	8.06		0.034	0.010	0.452		0.448	0.005	0.453
\$200,000	0.41		0.715	0.016	0.38		0.628	0.403	9.22		0.024	0.007	0.426		0.422	0.005	0.427
\$225,000	0.46		0.689	0.016	0.43		0.588	0.377	10.37		0.017	0.005	0.398		0.394	0.005	0.399
\$250,000	0.51		0.663	0.015	0.48		0.553	0.354	11.52		0.013	0.004	0.373		0.370	0.005	0.375
\$275,000	0.56		0.639	0.015	0.53		0.520	0.333	12.67		0.009	0.003	0.351		0.348	0.005	0.353
\$300,000	0.61		0.616	0.014	0.58		0.491	0.315	13.82		0.007	0.002	0.331		0.328	0.005	0.333
\$325,000	0.66		0.594	0.014	0.63		0.466	0.299	14.97		0.005	0.001	0.314		0.311	0.005	0.316
\$350,000	0.72		0.569	0.013	0.67		0.447	0.287	16.13		0.004	0.001	0.301		0.298	0.005	0.303
\$375,000	0.77		0.549	0.013	0.72		0.425	0.272	17.28		0.003	0.001	0.286		0.283	0.005	0.288
\$400,000	0.82		0.530	0.012	0.77		0.405	0.260	18.43		0.002	0.001	0.273		0.271	0.005	0.276
\$425,000	0.87		0.512	0.012	0.82		0.388	0.249	19.58		0.002	0.001	0.262		0.260	0.005	0.265
\$450,000	0.92		0.494	0.011	0.87		0.371	0.238	20.73		0.001	0.000	0.249		0.247	0.005	0.252
\$475,000	0.97		0.477	0.011	0.91		0.359	0.230	21.89		0.001	0.000	0.241		0.239	0.005	0.244
\$500,000	1.02		0.461	0.011	0.96		0.345	0.221	23.04		0.001	0.000	0.232		0.230	0.005	0.235
\$600,000	1.23		0.399	0.009	1.15		0.301	0.193	27.65		0.000	0.000	0.202		0.200	0.005	0.205
\$700,000	1.43		0.348	0.008	1.35		0.266	0.171	32.25		0.000	0.000	0.179		0.177	0.005	0.182
\$800,000	1.64		0.303	0.007	1.54		0.240	0.154	36.86		0.000	0.000	0.161		0.160	0.005	0.165
\$900,000	1.84		0.265	0.006	1.73		0.219	0.140	41.47		0.000	0.000	0.146		0.145	0.005	0.150
\$1,000,000	2.05		0.231	0.005	1.92		0.201	0.129	46.08		0.000	0.000	0.134		0.133	0.005	0.138
\$2,000,000	4.09		0.064	0.001	3.85		0.114	0.073	92.15		0.000	0.000	0.074		0.073	0.005	0.078
\$3,000,000	6.14		0.018	0.000	5.77		0.082	0.053	138.23		0.000	0.000	0.053		0.053	0.005	0.058
\$4,000,000	8.18		0.005	0.000	7.70		0.065	0.042	184.31		0.000	0.000	0.042		0.042	0.005	0.047
\$5,000,000	10.23		0.002	0.000	9.62		0.054	0.035	230.38		0.000	0.000	0.035		0.035	0.005	0.040
\$6,000,000	12.27		0.001	0.000	11.55		0.046	0.029	276.46		0.000	0.000	0.029		0.029	0.005	0.034
\$7,000,000	14.32		0.000	0.000	13.47		0.041	0.026	322.54		0.000	0.000	0.026		0.026	0.005	0.031
\$8,000,000	16.36		0.000	0.000	15.40		0.037	0.024	368.61		0.000	0.000	0.024		0.024	0.005	0.029
\$9,000,000	18.41		0.000	0.000	17.32		0.033	0.021	414.69		0.000	0.000	0.021		0.021	0.005	0.026
\$10,000,000	20.45		0.000	0.000	19.25		0.030	0.019	460.77		0.000	0.000	0.019		0.019	0.005	0.024

Death Average Cost Per Case	\$488,962	Target Cost Ratio	0.9909
P.T./Major Average Cost Per Case	\$519,606	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$21,703	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group IV

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.02	0.042	0.981	0.041	0.02	0.740	0.980	0.725	0.44	0.191	0.718	0.137	0.903	0.991	0.895	0.005	0.900
\$15,000	0.03		0.972	0.041	0.02		0.980	0.725	0.65		0.629	0.120	0.886		0.878	0.005	0.883
\$20,000	0.03		0.972	0.041	0.03		0.970	0.718	0.87		0.552	0.105	0.864		0.856	0.005	0.861
\$25,000	0.04		0.964	0.040	0.04		0.960	0.710	1.09		0.488	0.093	0.843		0.835	0.005	0.840
\$30,000	0.05		0.955	0.040	0.05		0.950	0.703	1.31		0.434	0.083	0.826		0.819	0.005	0.824
\$35,000	0.06		0.947	0.040	0.06		0.940	0.696	1.53		0.388	0.074	0.810		0.803	0.005	0.808
\$40,000	0.07		0.938	0.039	0.07		0.930	0.688	1.75		0.348	0.066	0.793		0.786	0.005	0.791
\$50,000	0.09		0.922	0.039	0.08		0.920	0.681	2.18		0.285	0.054	0.774		0.767	0.005	0.772
\$75,000	0.13		0.892	0.037	0.12		0.880	0.651	3.27		0.178	0.034	0.722		0.716	0.005	0.721
\$100,000	0.17		0.863	0.036	0.16		0.840	0.622	4.37		0.116	0.022	0.680		0.674	0.005	0.679
\$125,000	0.21		0.835	0.035	0.20		0.800	0.592	5.46		0.079	0.015	0.642		0.636	0.005	0.641
\$150,000	0.26		0.803	0.034	0.24		0.760	0.562	6.55		0.054	0.010	0.606		0.601	0.005	0.606
\$175,000	0.30		0.778	0.033	0.28		0.720	0.533	7.64		0.038	0.007	0.573		0.568	0.005	0.573
\$200,000	0.34		0.754	0.032	0.33		0.672	0.497	8.73		0.028	0.005	0.534		0.529	0.005	0.534
\$225,000	0.39		0.726	0.030	0.37		0.637	0.471	9.82		0.020	0.004	0.505		0.500	0.005	0.505
\$250,000	0.43		0.704	0.030	0.41		0.604	0.447	10.92		0.015	0.003	0.480		0.476	0.005	0.481
\$275,000	0.47		0.684	0.029	0.45		0.574	0.425	12.01		0.011	0.002	0.456		0.452	0.005	0.457
\$300,000	0.51		0.663	0.028	0.49		0.546	0.404	13.10		0.008	0.002	0.434		0.430	0.005	0.435
\$325,000	0.56		0.639	0.027	0.53		0.520	0.385	14.19		0.006	0.001	0.413		0.409	0.005	0.414
\$350,000	0.60		0.621	0.026	0.57		0.497	0.368	15.28		0.005	0.001	0.395		0.391	0.005	0.396
\$375,000	0.64		0.603	0.025	0.61		0.476	0.352	16.37		0.004	0.001	0.378		0.375	0.005	0.380
\$400,000	0.69		0.582	0.024	0.65		0.456	0.337	17.47		0.003	0.001	0.362		0.359	0.005	0.364
\$425,000	0.73		0.565	0.024	0.69		0.438	0.324	18.56		0.002	0.000	0.348		0.345	0.005	0.350
\$450,000	0.77		0.549	0.023	0.73		0.421	0.312	19.65		0.002	0.000	0.335		0.332	0.005	0.337
\$475,000	0.82		0.530	0.022	0.77		0.405	0.300	20.74		0.001	0.000	0.322		0.319	0.005	0.324
\$500,000	0.86		0.515	0.022	0.81		0.391	0.289	21.83		0.001	0.000	0.311		0.308	0.005	0.313
\$600,000	1.03		0.458	0.019	0.98		0.340	0.252	26.20		0.000	0.000	0.271		0.269	0.005	0.274
\$700,000	1.20		0.407	0.017	1.14		0.303	0.224	30.57		0.000	0.000	0.241		0.239	0.005	0.244
\$800,000	1.37		0.363	0.015	1.30		0.274	0.203	34.93		0.000	0.000	0.218		0.216	0.005	0.221
\$900,000	1.54		0.323	0.014	1.47		0.249	0.184	39.30		0.000	0.000	0.198		0.196	0.005	0.201
\$1,000,000	1.72		0.287	0.012	1.63		0.229	0.169	43.67		0.000	0.000	0.181		0.179	0.005	0.184
\$2,000,000	3.43		0.096	0.004	3.26		0.131	0.097	87.33		0.000	0.000	0.101		0.100	0.005	0.105
\$3,000,000	5.15		0.033	0.001	4.88		0.094	0.070	131.00		0.000	0.000	0.071		0.070	0.005	0.075
\$4,000,000	6.87		0.012	0.001	6.51		0.074	0.055	174.66		0.000	0.000	0.056		0.055	0.005	0.060
\$5,000,000	8.58		0.004	0.000	8.14		0.062	0.046	218.33		0.000	0.000	0.046		0.046	0.005	0.051
\$6,000,000	10.30		0.002	0.000	9.77		0.053	0.039	262.00		0.000	0.000	0.039		0.039	0.005	0.044
\$7,000,000	12.01		0.001	0.000	11.40		0.047	0.035	305.66		0.000	0.000	0.035		0.035	0.005	0.040
\$8,000,000	13.73		0.000	0.000	13.02		0.042	0.031	349.33		0.000	0.000	0.031		0.031	0.005	0.036
\$9,000,000	15.45		0.000	0.000	14.65		0.038	0.028	393.00		0.000	0.000	0.028		0.028	0.005	0.033
\$10,000,000	17.16		0.000	0.000	16.28		0.035	0.026	436.66		0.000	0.000	0.026		0.026	0.005	0.031

Death Average Cost Per Case	\$582,640	Target Cost Ratio	0.9909
P.T./Major Average Cost Per Case	\$614,294	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$22,901	Assessment Factor	1.000

Exhibit IX

PENNSYLVANIA
Per Claim Basis
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.775	0.780 *	0.853	0.900
\$15,000	0.719	0.726	0.819	0.883
\$20,000	0.678	0.685	0.790	0.861
\$25,000	0.645	0.651	0.766	0.840
\$30,000	0.616	0.624	0.744	0.824
\$35,000	0.586	0.600	0.724	0.808
\$40,000	0.564	0.579	0.707	0.791
\$50,000	0.526	0.538	0.675	0.772
\$75,000	0.450	0.474	0.618	0.721
\$100,000	0.398	0.421	0.569	0.679
\$125,000	0.357	0.381	0.526	0.641
\$150,000	0.323	0.344	0.488	0.606
\$175,000	0.295	0.315	0.453	0.573
\$200,000	0.268	0.290	0.427	0.534
\$225,000	0.248	0.272	0.399	0.505
\$250,000	0.232	0.253	0.375	0.481
\$275,000	0.218	0.238	0.353	0.457
\$300,000	0.205	0.222	0.333	0.435
\$325,000	0.191	0.209	0.316	0.414
\$350,000	0.182	0.199	0.303	0.396
\$375,000	0.174	0.191	0.288	0.380
\$400,000	0.166	0.181	0.276	0.364
\$425,000	0.158	0.172	0.265	0.350
\$450,000	0.151	0.166	0.252	0.337
\$475,000	0.145	0.159	0.244	0.324
\$500,000	0.140	0.154	0.235	0.313
\$600,000	0.122	0.134	0.205	0.274
\$700,000	0.108	0.119	0.182	0.244
\$800,000	0.098	0.107	0.165	0.221
\$900,000	0.089	0.098	0.150	0.201
\$1,000,000	0.082	0.090	0.138	0.184
\$2,000,000	0.049	0.053	0.078	0.105
\$3,000,000	0.036	0.039	0.058	0.075
\$4,000,000	0.030	0.032	0.047	0.060
\$5,000,000	0.026	0.028	0.040	0.051
\$6,000,000	0.023	0.025	0.034	0.044
\$7,000,000	0.021	0.022	0.031	0.040
\$8,000,000	0.019	0.020	0.029	0.036
\$9,000,000	0.018	0.019	0.026	0.033
\$10,000,000	0.017	0.018	0.024	0.031

* Selected

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

Per Claim Basis
 Unit Severity Trend

LOSS LIMIT	HG I EXCESS RATIO	HG I WGT.	HG II EXCESS RATIO	HG II WGT.	HG III EXCESS RATIO	HG III WGT.	HG IV EXCESS RATIO	HG IV WGT.	WGTD EXCESS RATIO	relativity to 1,000,000
\$10,000	0.777	0.004	0.776	0.532	0.856	0.450	0.903	0.014	0.814	
\$15,000	0.720	0.004	0.728	0.532	0.821	0.450	0.886	0.014	0.772	
\$20,000	0.679	0.004	0.686	0.532	0.792	0.450	0.864	0.014	0.736	
\$25,000	0.646	0.004	0.652	0.532	0.768	0.450	0.843	0.014	0.707	
\$30,000	0.617	0.004	0.625	0.532	0.746	0.450	0.826	0.014	0.682	
\$35,000	0.586	0.004	0.600	0.532	0.726	0.450	0.810	0.014	0.660	
\$40,000	0.564	0.004	0.579	0.532	0.708	0.450	0.793	0.014	0.640	
\$50,000	0.526	0.004	0.538	0.532	0.676	0.450	0.774	0.014	0.603	
\$75,000	0.449	0.004	0.473	0.532	0.619	0.450	0.722	0.014	0.542	
\$100,000	0.397	0.004	0.420	0.532	0.569	0.450	0.680	0.014	0.491	
\$125,000	0.355	0.004	0.379	0.532	0.526	0.450	0.642	0.014	0.449	
\$150,000	0.321	0.004	0.342	0.532	0.487	0.450	0.606	0.014	0.411	
\$175,000	0.293	0.004	0.313	0.532	0.452	0.450	0.573	0.014	0.379	
\$200,000	0.265	0.004	0.288	0.532	0.426	0.450	0.534	0.014	0.353	
\$225,000	0.245	0.004	0.269	0.532	0.398	0.450	0.505	0.014	0.330	
\$250,000	0.229	0.004	0.250	0.532	0.373	0.450	0.480	0.014	0.308	
\$275,000	0.215	0.004	0.235	0.532	0.351	0.450	0.456	0.014	0.290	
\$300,000	0.202	0.004	0.219	0.532	0.331	0.450	0.434	0.014	0.272	
\$325,000	0.188	0.004	0.206	0.532	0.314	0.450	0.413	0.014	0.257	
\$350,000	0.179	0.004	0.196	0.532	0.301	0.450	0.395	0.014	0.246	
\$375,000	0.171	0.004	0.188	0.532	0.286	0.450	0.378	0.014	0.235	
\$400,000	0.162	0.004	0.178	0.532	0.273	0.450	0.362	0.014	0.223	
\$425,000	0.154	0.004	0.169	0.532	0.262	0.450	0.348	0.014	0.213	
\$450,000	0.147	0.004	0.162	0.532	0.249	0.450	0.335	0.014	0.204	
\$475,000	0.141	0.004	0.155	0.532	0.241	0.450	0.322	0.014	0.196	
\$500,000	0.136	0.004	0.150	0.532	0.232	0.450	0.311	0.014	0.189	
\$600,000	0.118	0.004	0.130	0.532	0.202	0.450	0.271	0.014	0.164	
\$700,000	0.104	0.004	0.115	0.532	0.179	0.450	0.241	0.014	0.146	
\$800,000	0.094	0.004	0.103	0.532	0.161	0.450	0.218	0.014	0.131	
\$900,000	0.085	0.004	0.094	0.532	0.146	0.450	0.198	0.014	0.119	
\$1,000,000	0.078	0.004	0.086	0.532	0.134	0.450	0.181	0.014	0.109	
\$2,000,000	0.044	0.004	0.048	0.532	0.074	0.450	0.101	0.014	0.060	0.5505
\$3,000,000	0.031	0.004	0.034	0.532	0.053	0.450	0.071	0.014	0.043	0.3945
\$4,000,000	0.025	0.004	0.027	0.532	0.042	0.450	0.056	0.014	0.034	0.3119
\$5,000,000	0.021	0.004	0.023	0.532	0.035	0.450	0.046	0.014	0.029	0.2661
\$6,000,000	0.018	0.004	0.020	0.532	0.029	0.450	0.039	0.014	0.024	0.2202
\$7,000,000	0.016	0.004	0.017	0.532	0.026	0.450	0.035	0.014	0.021	0.1927
\$8,000,000	0.014	0.004	0.015	0.532	0.024	0.450	0.031	0.014	0.019	0.1743
\$9,000,000	0.013	0.004	0.014	0.532	0.021	0.450	0.028	0.014	0.017	0.1560
\$10,000,000	0.012	0.004	0.013	0.532	0.019	0.450	0.026	0.014	0.016	0.1468