

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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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 | 609,868,609 | 12,095,487,116 | 0.050 |
| II | 5,679,343,385 | | 0.470 |
| III | 4,767,322,114 | | 0.394 |
| IV | 1,038,953,008 | | 0.086 |

*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 | 0.013 | 0.259 | 0.502 | 0.226 |
| P.T. | 0.029 | 0.330 | 0.467 | 0.174 |
| Major | 0.045 | 0.428 | 0.423 | 0.104 |
| Minor | 0.083 | 0.558 | 0.304 | 0.055 |
| T.T. | 0.068 | 0.556 | 0.324 | 0.052 |
| Medical | 0.062 | 0.598 | 0.294 | 0.046 |

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 | 0.951986 |
| P.T. | 0.972968 |
| Major | 0.998448 |
| Minor | 1.008324 |
| T. T. | 1.01648 |
| Med | 1.009816 |

(B) Injury Type

| | Hazard Group | | | |
|-------|--------------|-------|-------|-------|
| | I | II | III | IV |
| Fatal | 0.694 | 0.886 | 1.106 | 1.317 |
| P.T. | 0.770 | 0.837 | 1.143 | 1.372 |
| Major | 0.865 | 0.918 | 1.065 | 1.228 |
| Minor | 0.957 | 0.967 | 1.025 | 1.089 |
| T. T. | 0.920 | 0.920 | 1.076 | 1.135 |
| Med | 0.950 | 0.950 | 1.052 | 1.068 |

(C) Injury Type

| | Hazard Group | | | |
|----------------|--------------|--------------|--------------|--------------|
| | I | II | III | IV |
| P.T./Major | 0.855 | 0.908 | 1.078 | 1.261 |
| Minor/ T. T. | 0.933 | 0.935 | 1.061 | 1.120 |
| Serious | 0.854 | 0.908 | 1.079 | 1.263 |

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

| Exhibit IV | Calculation of ELF Trend | 01/01/02-12/31/03 | 01/01/01-12/31/02 | 01/01/00-12/31/01 |
|------------|---|-------------------|-------------------|-------------------|
| | | First Report | Second Report | Third Report |
| | Policy Period | | | |
| (1) | Effective Date of Filing | | 4/1/07 | |
| (2a) | Midpoint of Filing | | 4/1/08 | |
| (2b) | Midpoint of Policy Period | 1/1/04 | 1/1/03 | 1/1/02 |
| (3) | Benefit Level to Which Losses are Brought | | 4/1/07 | |
| (4a) | Yrs. from (2a) to (2b) | 4.25 | 5.25 | 6.25 |
| (4b) | | | | |
| (5) | Indemnity Trend = | 1.0199 | 1.0874 | 1.1090 |
| (6) | Medical Trend = | 1.0374 | 1.1689 | 1.2126 |

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Effective: 4/1/07
Policy Period: 01/01/02-12/31/03
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 | 14,801,400 | 1.0000 | 1.087 | 16,095,042 | 2,323,800 | 1.0000 | 1.1689 | 2,716,290 | | |
| B. P.T. | 5,551,000 | 1.0000 | 1.087 | 6,036,157 | 12,047,800 | 1.0000 | 1.1689 | 14,082,673 | | |
| C. Major | 140,171,200 | 1.0000 | 1.087 | 152,422,163 | 75,393,600 | 1.0000 | 1.1689 | 88,127,579 | | |
| D. Minor | 142,475,900 | 1.0000 | 1.087 | 154,928,294 | 123,922,300 | 1.0000 | 1.1689 | 144,852,776 | | |
| E. T.T. | 243,954,600 | 1.0000 | 1.087 | 265,276,232 | 302,857,000 | 1.0000 | 1.1689 | 354,009,547 | | |
| F. Med. Only | | | | | 146,793,200 | 1.0000 | 1.1689 | 171,586,571 | | |
| G. Overall | 546,954,100 | XX | XX | 594,757,888 | 663,337,700 | 1.0000 | XX | 775,375,436 | | |
| | (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 | 18,811,332 | 76 | 247,518 | 1.258 | 311,477 | 1.1184 | 1.317 | 1.813 | * | 26,125,023 |
| B. P.T. | 20,118,830 | 18 | 266,805 | 1.538 | 410,266 | 5.0556 | 15.183 | 12.818 | * | 272,158,674 |
| C. Major | 240,549,742 | 959 | 58,827 | 0.956 | 19,146 | 4.1867 | 5.481 | 7.729 | * | 1,516,533,449 |
| D. Minor | 299,781,070 | 5,096 | 16,334 | 0.867 | | 0.981 | 0.973 | 1.015 | * | 297,739,812 |
| E. T.T. | 619,285,779 | 37,915 | | | | 1.0323 | 0.918 | 1.024 | * | 606,055,885 |
| F. Medical | 171,586,571 | XX | XX | XX | XX | XX | | 1.000 | + | 171,586,571 |

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

PENNSYLVANIA
Effective: 4/1/07
Policy Period: 01/01/01-12/31/02
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 | 22,353,400 | 1.0000 | 1.1090 | 24,789,921 | 2,563,400 | 1.0000 | 1.2126 | 3,108,379 | | |
| B. P.T. | 9,996,600 | 1.0000 | 1.1090 | 11,086,229 | 18,277,600 | 1.0000 | 1.2126 | 22,163,418 | | |
| C. Major | 386,415,700 | 1.0000 | 1.1090 | 428,535,011 | 163,433,200 | 1.0000 | 1.2126 | 198,179,098 | | |
| D. Minor | 161,557,600 | 1.0000 | 1.1090 | 179,167,378 | 105,931,300 | 1.0000 | 1.2126 | 128,452,294 | | |
| E. T.T. | 252,518,000 | 1.0000 | 1.1090 | 280,042,462 | 278,541,700 | 1.0000 | 1.2126 | 337,759,665 | | |
| F. Med. Only | | | | | 149,123,500 | 1.0000 | 1.2126 | 180,827,156 | | |
| G. Overall | 832,841,300 | XX | XX | 923,621,001 | 717,870,700 | 1.0000 | XX | 870,490,010 | | |
| | (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 | 27,898,300 | 97 | 287,611 | 1.236 | 355,430 | 1.0722 | 1.256 | 1.738 | * | 36,538,503 |
| B. P.T. | 33,249,647 | 32 | 250,461 | 1.602 | 401,314 | 2.75 | 8.3019 | 6.973 | * | 246,582,278 |
| C. Major | 626,714,109 | 2,603 | 59,871 | 0.915 | 18,870 | 1.5663 | 2.0118 | 2.892 | * | 1,435,260,687 |
| D. Minor | 307,619,672 | 5,138 | 15,818 | 0.894 | | 0.9447 | 0.8485 | 0.978 | * | 277,649,864 |
| E. T.T. | 617,802,127 | 39,057 | | | | 1.0069 | 0.888 | 0.999 | * | 586,043,603 |
| F. Medical | 180,827,156 | XX | XX | XX | XX | XX | | 1.000 | + | 180,827,156 |

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

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Effective: 4/1/07
Policy Period: 01/01/00-12/31/01
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 | 22,650,500 | 1.0000 | 1.131 | 25,619,981 | 3,193,100 | 1.0000 | 1.2580 | 4,016,920 | | |
| B. P.T. | 16,899,900 | 1.0000 | 1.131 | 19,115,477 | 31,582,100 | 1.0000 | 1.2580 | 39,730,282 | | |
| C. Major | 540,725,800 | 1.0000 | 1.131 | 611,614,952 | 210,494,900 | 1.0000 | 1.2580 | 264,802,584 | | |
| D. Minor | 136,872,100 | 1.0000 | 1.131 | 154,816,032 | 89,271,900 | 1.0000 | 1.2580 | 112,304,050 | | |
| E. T.T. | 263,448,400 | 1.0000 | 1.131 | 297,986,485 | 265,449,800 | 1.0000 | 1.2580 | 333,935,848 | | |
| F. Med. Only | | | | | 146,731,100 | 1.0000 | 1.2580 | 184,587,724 | | |
| G. Overall | 980,596,700 | XX | XX | 1,109,152,927 | 746,722,900 | 1.0000 | XX | 939,377,408 | | |
| | | (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 | 29,636,901 | 103 | 287,737 | 1.234 | 354,981 | 1.039 | 1.200 | 1.684 | * 37,516,156 | |
| B. P.T. | 58,845,759 | 51 | 266,685 | 1.543 | 411,602 | 1.726 | 4.881 | 4.375 | * 267,124,539 | |
| C. Major | 876,417,536 | 3,456 | 58,785 | 0.968 | 18,760 | 1.145 | 1.395 | 2.114 | * 1,412,812,036 | |
| D. Minor | 267,120,082 | 4,544 | 15,397 | 0.944 | | 0.986 | 0.9356 | 1.021 | * 259,508,315 | |
| E. T.T. | 631,922,333 | 41,041 | | | | 1.003 | 0.9307 | 0.996 | * 609,936,126 | |
| F. Medical | 184,587,724 | XX | XX | XX | XX | XX | | 1.000 | + 184,587,724 | |

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

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Effective:4/1/07

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

| Exhibit VI | | | | | Exhibit VII | | | | | | | | |
|--|--|-----------------------|--------------|---------|-------------------------|-----------------------|------------------|-----------------|-----------------------|-----------------|---------------|----|--|
| Adjusted Average Cost Per Case by Injury Types | | | | | Combined Injury Weights | | | | | | | | |
| For Each Hazard Group | | | | | Hazard Group I | | | Hazard Group II | | | | | |
| I. * | Injury Type | Average Cost Per Case | | | Type of Injury | Total Incurred Losses | Injury Weights | Type of Injury | Total Incurred Losses | Injury Weights | | | |
| | Fatal | 343,159 | | | Death | 1,302,336 | 0.003 | Death | 25,946,538 | 0.007 | | | |
| | P.T. / Major | 407,611 | | | P.T. | 22,790,099 | 0.051 | P.T. | 259,335,612 | 0.066 | | | |
| | Minor/T.T. | 18,922 | | | Major | 196,407,278 | 0.441 | Major | 1,868,051,442 | 0.474 | | | |
| | | | | | P.T./Major | 219,197,377 | 0.492 | P.T./Major | 2,127,387,054 | 0.540 | | | |
| | | | | | Minor | 69,296,533 | 0.156 | Minor | 465,873,079 | 0.118 | | | |
| | | | | | T.T. | 122,538,422 | 0.275 | T.T. | 1,001,931,801 | 0.254 | | | |
| | | | | | Minor/T.T. | 191,834,955 | 0.431 | Minor/T.T. | 1,467,804,880 | 0.372 | | | |
| II.** | Injury Type | | Hazard Group | | Medical | 33,294,090 | xx | Medical | 321,126,868 | xx | | | |
| | | | I | II | III | IV | | | | | | | |
| | Fatal | 238,152 | 304,039 | 379,534 | 451,940 | | Total | 445,628,758 | xx | Total | 3,942,265,340 | xx | |
| | P.T./Major | 348,507 | 370,111 | 439,405 | 513,997 | | | | | | | | |
| | Minor/T.T. | 17,654 | 17,692 | 20,076 | 21,193 | | | | | | | | |
| | | | | | | | Hazard Group III | | | Hazard Group IV | | | |
| | | | | | Type of Injury | Total Incurred Losses | Injury Weights | Type of Injury | Total Incurred Losses | Injury Weights | | | |
| * | States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data. | | | | | Death | 50,290,200 | 0.015 | Death | 22,640,608 | 0.029 | | |
| ** | 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. | | | | | P.T. | 366,999,184 | 0.113 | P.T. | 136,740,595 | 0.176 | | |
| | | | | | Major | 1,846,228,411 | 0.566 | Major | 453,919,042 | 0.584 | | | |
| | | | | | P.T./Major | 2,213,227,595 | 0.679 | P.T./Major | 590,659,637 | 0.760 | | | |
| | | | | | Minor | 253,808,989 | 0.078 | Minor | 45,919,390 | 0.059 | | | |
| | | | | | T.T. | 583,859,539 | 0.179 | T.T. | 93,705,852 | 0.121 | | | |
| | | | | | Minor/T.T. | 837,668,528 | 0.257 | Minor/T.T. | 139,625,242 | 0.180 | | | |
| | | | | | Medical | 157,878,427 | xx | Medical | 24,702,067 | xx | | | |
| | | | | | Total | 3,259,064,750 | xx | Total | 777,627,554 | 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) 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 | 0.04 | 0.003 | 0.964 | 0.003 | 0.03 | 0.492 | 0.970 | 0.477 | 0.51 | 0.431 | 0.686 | 0.296 | 0.776 | 0.987 | 0.766 | 0.005 | 0.771 |
| \$15,000 | 0.06 | | 0.947 | 0.003 | 0.04 | | 0.960 | 0.472 | 0.77 | | 0.585 | 0.252 | 0.727 | | 0.718 | 0.005 | 0.723 |
| \$20,000 | 0.08 | | 0.930 | 0.003 | 0.05 | | 0.950 | 0.467 | 1.03 | | 0.505 | 0.218 | 0.688 | | 0.679 | 0.005 | 0.684 |
| \$25,000 | 0.10 | | 0.915 | 0.003 | 0.07 | | 0.930 | 0.458 | 1.29 | | 0.439 | 0.189 | 0.650 | | 0.642 | 0.005 | 0.647 |
| \$30,000 | 0.11 | | 0.907 | 0.003 | 0.08 | | 0.920 | 0.453 | 1.54 | | 0.386 | 0.166 | 0.622 | | 0.614 | 0.005 | 0.619 |
| \$35,000 | 0.13 | | 0.892 | 0.003 | 0.09 | | 0.910 | 0.448 | 1.80 | | 0.340 | 0.147 | 0.598 | | 0.590 | 0.005 | 0.595 |
| \$40,000 | 0.15 | | 0.877 | 0.003 | 0.10 | | 0.900 | 0.443 | 2.06 | | 0.301 | 0.130 | 0.576 | | 0.569 | 0.005 | 0.574 |
| \$50,000 | 0.19 | | 0.849 | 0.003 | 0.13 | | 0.870 | 0.428 | 2.57 | | 0.239 | 0.103 | 0.534 | | 0.527 | 0.005 | 0.532 |
| \$75,000 | 0.29 | | 0.784 | 0.002 | 0.20 | | 0.800 | 0.394 | 3.86 | | 0.141 | 0.061 | 0.457 | | 0.451 | 0.005 | 0.456 |
| \$100,000 | 0.38 | | 0.732 | 0.002 | 0.26 | | 0.740 | 0.364 | 5.15 | | 0.088 | 0.038 | 0.404 | | 0.399 | 0.005 | 0.404 |
| \$125,000 | 0.48 | | 0.678 | 0.002 | 0.33 | | 0.672 | 0.331 | 6.44 | | 0.057 | 0.025 | 0.358 | | 0.353 | 0.005 | 0.358 |
| \$150,000 | 0.57 | | 0.635 | 0.002 | 0.39 | | 0.620 | 0.305 | 7.72 | | 0.037 | 0.016 | 0.323 | | 0.319 | 0.005 | 0.324 |
| \$175,000 | 0.67 | | 0.590 | 0.002 | 0.46 | | 0.566 | 0.278 | 9.01 | | 0.025 | 0.011 | 0.291 | | 0.287 | 0.005 | 0.292 |
| \$200,000 | 0.76 | | 0.553 | 0.002 | 0.52 | | 0.527 | 0.259 | 10.30 | | 0.018 | 0.008 | 0.269 | | 0.266 | 0.005 | 0.271 |
| \$225,000 | 0.86 | | 0.515 | 0.002 | 0.59 | | 0.486 | 0.239 | 11.59 | | 0.012 | 0.005 | 0.246 | | 0.243 | 0.005 | 0.248 |
| \$250,000 | 0.95 | | 0.484 | 0.001 | 0.65 | | 0.456 | 0.224 | 12.87 | | 0.009 | 0.004 | 0.229 | | 0.226 | 0.005 | 0.231 |
| \$275,000 | 1.05 | | 0.451 | 0.001 | 0.72 | | 0.425 | 0.209 | 14.16 | | 0.006 | 0.003 | 0.213 | | 0.210 | 0.005 | 0.215 |
| \$300,000 | 1.15 | | 0.421 | 0.001 | 0.78 | | 0.402 | 0.198 | 15.45 | | 0.005 | 0.002 | 0.201 | | 0.198 | 0.005 | 0.203 |
| \$325,000 | 1.24 | | 0.396 | 0.001 | 0.85 | | 0.378 | 0.186 | 16.74 | | 0.003 | 0.001 | 0.188 | | 0.186 | 0.005 | 0.191 |
| \$350,000 | 1.34 | | 0.370 | 0.001 | 0.91 | | 0.359 | 0.177 | 18.02 | | 0.003 | 0.001 | 0.179 | | 0.177 | 0.005 | 0.182 |
| \$375,000 | 1.43 | | 0.348 | 0.001 | 0.98 | | 0.340 | 0.167 | 19.31 | | 0.002 | 0.001 | 0.169 | | 0.167 | 0.005 | 0.172 |
| \$400,000 | 1.53 | | 0.326 | 0.001 | 1.04 | | 0.325 | 0.160 | 20.60 | | 0.001 | 0.000 | 0.161 | | 0.159 | 0.005 | 0.164 |
| \$425,000 | 1.62 | | 0.307 | 0.001 | 1.11 | | 0.309 | 0.152 | 21.89 | | 0.001 | 0.000 | 0.153 | | 0.151 | 0.005 | 0.156 |
| \$450,000 | 1.72 | | 0.287 | 0.001 | 1.17 | | 0.297 | 0.146 | 23.17 | | 0.001 | 0.000 | 0.147 | | 0.145 | 0.005 | 0.150 |
| \$475,000 | 1.81 | | 0.270 | 0.001 | 1.24 | | 0.284 | 0.140 | 24.46 | | 0.001 | 0.000 | 0.141 | | 0.139 | 0.005 | 0.144 |
| \$500,000 | 1.91 | | 0.253 | 0.001 | 1.30 | | 0.274 | 0.135 | 25.75 | | 0.001 | 0.000 | 0.136 | | 0.134 | 0.005 | 0.139 |
| \$600,000 | 2.29 | | 0.198 | 0.001 | 1.57 | | 0.236 | 0.116 | 30.90 | | 0.000 | 0.000 | 0.117 | | 0.115 | 0.005 | 0.120 |
| \$700,000 | 2.67 | | 0.155 | 0.000 | 1.83 | | 0.209 | 0.103 | 36.05 | | 0.000 | 0.000 | 0.103 | | 0.102 | 0.005 | 0.107 |
| \$800,000 | 3.05 | | 0.122 | 0.000 | 2.09 | | 0.188 | 0.092 | 41.20 | | 0.000 | 0.000 | 0.092 | | 0.091 | 0.005 | 0.096 |
| \$900,000 | 3.44 | | 0.095 | 0.000 | 2.35 | | 0.171 | 0.084 | 46.35 | | 0.000 | 0.000 | 0.084 | | 0.083 | 0.005 | 0.088 |
| \$1,000,000 | 3.82 | | 0.075 | 0.000 | 2.61 | | 0.157 | 0.077 | 51.49 | | 0.000 | 0.000 | 0.077 | | 0.076 | 0.005 | 0.081 |
| \$2,000,000 | 7.63 | | 0.008 | 0.000 | 5.22 | | 0.089 | 0.044 | 102.99 | | 0.000 | 0.000 | 0.044 | | 0.043 | 0.005 | 0.048 |
| \$3,000,000 | 11.45 | | 0.001 | 0.000 | 7.83 | | 0.064 | 0.031 | 154.48 | | 0.000 | 0.000 | 0.031 | | 0.031 | 0.005 | 0.036 |
| \$4,000,000 | 15.27 | | 0.000 | 0.000 | 10.43 | | 0.050 | 0.025 | 205.98 | | 0.000 | 0.000 | 0.025 | | 0.025 | 0.005 | 0.030 |
| \$5,000,000 | 19.09 | | 0.000 | 0.000 | 13.04 | | 0.042 | 0.021 | 257.47 | | 0.000 | 0.000 | 0.021 | | 0.021 | 0.005 | 0.026 |
| \$6,000,000 | 22.90 | | 0.000 | 0.000 | 15.65 | | 0.036 | 0.018 | 308.97 | | 0.000 | 0.000 | 0.018 | | 0.018 | 0.005 | 0.023 |
| \$7,000,000 | 26.72 | | 0.000 | 0.000 | 18.26 | | 0.032 | 0.016 | 360.46 | | 0.000 | 0.000 | 0.016 | | 0.016 | 0.005 | 0.021 |
| \$8,000,000 | 30.54 | | 0.000 | 0.000 | 20.87 | | 0.028 | 0.014 | 411.96 | | 0.000 | 0.000 | 0.014 | | 0.014 | 0.005 | 0.019 |
| \$9,000,000 | 34.36 | | 0.000 | 0.000 | 23.48 | | 0.026 | 0.013 | 463.45 | | 0.000 | 0.000 | 0.013 | | 0.013 | 0.005 | 0.018 |
| \$10,000,000 | 38.17 | | 0.000 | 0.000 | 26.09 | | 0.024 | 0.012 | 514.95 | | 0.000 | 0.000 | 0.012 | | 0.012 | 0.005 | 0.017 |

| | | | |
|----------------------------------|-----------|-------------------------|--------|
| Death Average Cost Per Case | \$238,152 | Target Cost Ratio | 0.9866 |
| P.T./Major Average Cost Per Case | \$348,507 | Loss Adjustment Expense | 1.000 |
| Minor/T.T. Average Cost Per Case | \$17,654 | 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 | 0.03 | 0.007 | 0.972 | 0.007 | 0.02 | 0.540 | 0.980 | 0.529 | 0.51 | 0.372 | 0.686 | 0.255 | 0.791 | 0.987 | 0.781 | 0.005 | 0.786 |
| \$15,000 | 0.04 | | 0.964 | 0.007 | 0.04 | | 0.960 | 0.518 | 0.77 | | 0.585 | 0.218 | 0.743 | | 0.733 | 0.005 | 0.738 |
| \$20,000 | 0.06 | | 0.947 | 0.007 | 0.05 | | 0.950 | 0.513 | 1.03 | | 0.505 | 0.188 | 0.708 | | 0.699 | 0.005 | 0.704 |
| \$25,000 | 0.07 | | 0.938 | 0.007 | 0.06 | | 0.940 | 0.508 | 1.28 | | 0.441 | 0.164 | 0.679 | | 0.670 | 0.005 | 0.675 |
| \$30,000 | 0.09 | | 0.922 | 0.006 | 0.07 | | 0.930 | 0.502 | 1.54 | | 0.386 | 0.144 | 0.652 | | 0.644 | 0.005 | 0.649 |
| \$35,000 | 0.10 | | 0.915 | 0.006 | 0.09 | | 0.910 | 0.491 | 1.80 | | 0.340 | 0.126 | 0.623 | | 0.615 | 0.005 | 0.620 |
| \$40,000 | 0.12 | | 0.899 | 0.006 | 0.10 | | 0.900 | 0.486 | 2.06 | | 0.301 | 0.112 | 0.604 | | 0.596 | 0.005 | 0.601 |
| \$50,000 | 0.15 | | 0.877 | 0.006 | 0.12 | | 0.880 | 0.475 | 2.57 | | 0.239 | 0.089 | 0.570 | | 0.563 | 0.005 | 0.568 |
| \$75,000 | 0.22 | | 0.829 | 0.006 | 0.18 | | 0.820 | 0.443 | 3.85 | | 0.142 | 0.053 | 0.502 | | 0.495 | 0.005 | 0.500 |
| \$100,000 | 0.30 | | 0.778 | 0.005 | 0.25 | | 0.750 | 0.405 | 5.14 | | 0.088 | 0.033 | 0.443 | | 0.437 | 0.005 | 0.442 |
| \$125,000 | 0.37 | | 0.737 | 0.005 | 0.31 | | 0.691 | 0.373 | 6.42 | | 0.057 | 0.021 | 0.399 | | 0.394 | 0.005 | 0.399 |
| \$150,000 | 0.45 | | 0.694 | 0.005 | 0.37 | | 0.637 | 0.344 | 7.71 | | 0.038 | 0.014 | 0.363 | | 0.358 | 0.005 | 0.363 |
| \$175,000 | 0.52 | | 0.659 | 0.005 | 0.43 | | 0.588 | 0.318 | 8.99 | | 0.026 | 0.010 | 0.333 | | 0.329 | 0.005 | 0.334 |
| \$200,000 | 0.60 | | 0.621 | 0.004 | 0.49 | | 0.546 | 0.295 | 10.28 | | 0.018 | 0.007 | 0.306 | | 0.302 | 0.005 | 0.307 |
| \$225,000 | 0.67 | | 0.590 | 0.004 | 0.55 | | 0.508 | 0.274 | 11.56 | | 0.012 | 0.004 | 0.282 | | 0.278 | 0.005 | 0.283 |
| \$250,000 | 0.75 | | 0.557 | 0.004 | 0.61 | | 0.476 | 0.257 | 12.85 | | 0.009 | 0.003 | 0.264 | | 0.261 | 0.005 | 0.266 |
| \$275,000 | 0.82 | | 0.530 | 0.004 | 0.68 | | 0.442 | 0.239 | 14.13 | | 0.006 | 0.002 | 0.245 | | 0.242 | 0.005 | 0.247 |
| \$300,000 | 0.90 | | 0.501 | 0.004 | 0.74 | | 0.417 | 0.225 | 15.42 | | 0.005 | 0.002 | 0.231 | | 0.228 | 0.005 | 0.233 |
| \$325,000 | 0.97 | | 0.477 | 0.003 | 0.80 | | 0.395 | 0.213 | 16.70 | | 0.003 | 0.001 | 0.217 | | 0.214 | 0.005 | 0.219 |
| \$350,000 | 1.05 | | 0.451 | 0.003 | 0.86 | | 0.374 | 0.202 | 17.98 | | 0.003 | 0.001 | 0.206 | | 0.203 | 0.005 | 0.208 |
| \$375,000 | 1.12 | | 0.430 | 0.003 | 0.92 | | 0.356 | 0.192 | 19.27 | | 0.002 | 0.001 | 0.196 | | 0.193 | 0.005 | 0.198 |
| \$400,000 | 1.20 | | 0.407 | 0.003 | 0.98 | | 0.340 | 0.184 | 20.55 | | 0.001 | 0.000 | 0.187 | | 0.185 | 0.005 | 0.190 |
| \$425,000 | 1.27 | | 0.388 | 0.003 | 1.04 | | 0.325 | 0.176 | 21.84 | | 0.001 | 0.000 | 0.179 | | 0.177 | 0.005 | 0.182 |
| \$450,000 | 1.35 | | 0.368 | 0.003 | 1.11 | | 0.309 | 0.167 | 23.12 | | 0.001 | 0.000 | 0.170 | | 0.168 | 0.005 | 0.173 |
| \$475,000 | 1.42 | | 0.351 | 0.002 | 1.17 | | 0.297 | 0.160 | 24.41 | | 0.001 | 0.000 | 0.162 | | 0.160 | 0.005 | 0.165 |
| \$500,000 | 1.50 | | 0.332 | 0.002 | 1.23 | | 0.286 | 0.154 | 25.69 | | 0.001 | 0.000 | 0.156 | | 0.154 | 0.005 | 0.159 |
| \$600,000 | 1.79 | | 0.274 | 0.002 | 1.47 | | 0.249 | 0.134 | 30.83 | | 0.000 | 0.000 | 0.136 | | 0.134 | 0.005 | 0.139 |
| \$700,000 | 2.09 | | 0.225 | 0.002 | 1.72 | | 0.220 | 0.119 | 35.97 | | 0.000 | 0.000 | 0.121 | | 0.119 | 0.005 | 0.124 |
| \$800,000 | 2.39 | | 0.186 | 0.001 | 1.97 | | 0.197 | 0.106 | 41.11 | | 0.000 | 0.000 | 0.107 | | 0.106 | 0.005 | 0.111 |
| \$900,000 | 2.69 | | 0.153 | 0.001 | 2.21 | | 0.180 | 0.097 | 46.25 | | 0.000 | 0.000 | 0.098 | | 0.097 | 0.005 | 0.102 |
| \$1,000,000 | 2.99 | | 0.127 | 0.001 | 2.46 | | 0.165 | 0.089 | 51.38 | | 0.000 | 0.000 | 0.090 | | 0.089 | 0.005 | 0.094 |
| \$2,000,000 | 5.98 | | 0.020 | 0.000 | 4.91 | | 0.094 | 0.051 | 102.77 | | 0.000 | 0.000 | 0.051 | | 0.050 | 0.005 | 0.055 |
| \$3,000,000 | 8.97 | | 0.003 | 0.000 | 7.37 | | 0.067 | 0.036 | 154.15 | | 0.000 | 0.000 | 0.036 | | 0.036 | 0.005 | 0.041 |
| \$4,000,000 | 11.96 | | 0.001 | 0.000 | 9.83 | | 0.053 | 0.029 | 205.54 | | 0.000 | 0.000 | 0.029 | | 0.029 | 0.005 | 0.034 |
| \$5,000,000 | 14.95 | | 0.000 | 0.000 | 12.28 | | 0.044 | 0.024 | 256.92 | | 0.000 | 0.000 | 0.024 | | 0.024 | 0.005 | 0.029 |
| \$6,000,000 | 17.94 | | 0.000 | 0.000 | 14.74 | | 0.038 | 0.021 | 308.31 | | 0.000 | 0.000 | 0.021 | | 0.021 | 0.005 | 0.026 |
| \$7,000,000 | 20.93 | | 0.000 | 0.000 | 17.19 | | 0.033 | 0.018 | 359.69 | | 0.000 | 0.000 | 0.018 | | 0.018 | 0.005 | 0.023 |
| \$8,000,000 | 23.92 | | 0.000 | 0.000 | 19.65 | | 0.030 | 0.016 | 411.07 | | 0.000 | 0.000 | 0.016 | | 0.016 | 0.005 | 0.021 |
| \$9,000,000 | 26.91 | | 0.000 | 0.000 | 22.11 | | 0.027 | 0.015 | 462.46 | | 0.000 | 0.000 | 0.015 | | 0.015 | 0.005 | 0.020 |
| \$10,000,000 | 29.90 | | 0.000 | 0.000 | 24.56 | | 0.025 | 0.014 | 513.84 | | 0.000 | 0.000 | 0.014 | | 0.014 | 0.005 | 0.019 |

| | | | |
|----------------------------------|-----------|-------------------------|--------|
| Death Average Cost Per Case | \$304,039 | Target Cost Ratio | 0.9866 |
| P.T./Major Average Cost Per Case | \$370,111 | Loss Adjustment Expense | 1.000 |
| Minor/T.T. Average Cost Per Case | \$17,692 | 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 INJ. WT. * | RATIO TO AVE. / 1.1. | INJ. WGT. | EXCESS RATIO | EXCESS INJ. WT. * | RATIO TO AVE. / 1.1. | INJ. WGT. | EXCESS RATIO | EXCESS INJ. WT. * | AVE. EX. RAT. | P.L.R. EXCL. ASSES. | IND. ELF 1X2 | FLAT FACTOR | FINAL ELF 3+4 |
| \$10,000 | 0.02 | 0.015 | 0.981 | 0.015 | 0.02 | 0.679 | 0.980 | 0.665 | 0.45 | 0.257 | 0.713 | 0.183 | 0.863 | 0.987 | 0.852 | 0.005 | 0.857 |
| \$15,000 | 0.04 | | 0.964 | 0.014 | 0.03 | | 0.970 | 0.659 | 0.68 | | 0.617 | 0.159 | 0.832 | | 0.821 | 0.005 | 0.826 |
| \$20,000 | 0.05 | | 0.955 | 0.014 | 0.04 | | 0.960 | 0.652 | 0.91 | | 0.540 | 0.139 | 0.805 | | 0.795 | 0.005 | 0.800 |
| \$25,000 | 0.06 | | 0.947 | 0.014 | 0.05 | | 0.950 | 0.645 | 1.13 | | 0.478 | 0.123 | 0.782 | | 0.772 | 0.005 | 0.777 |
| \$30,000 | 0.07 | | 0.938 | 0.014 | 0.06 | | 0.940 | 0.638 | 1.36 | | 0.423 | 0.109 | 0.761 | | 0.751 | 0.005 | 0.756 |
| \$35,000 | 0.08 | | 0.930 | 0.014 | 0.07 | | 0.930 | 0.631 | 1.58 | | 0.379 | 0.097 | 0.742 | | 0.732 | 0.005 | 0.737 |
| \$40,000 | 0.10 | | 0.915 | 0.014 | 0.08 | | 0.920 | 0.625 | 1.81 | | 0.338 | 0.087 | 0.726 | | 0.717 | 0.005 | 0.722 |
| \$50,000 | 0.12 | | 0.899 | 0.013 | 0.10 | | 0.900 | 0.611 | 2.26 | | 0.275 | 0.071 | 0.695 | | 0.686 | 0.005 | 0.691 |
| \$75,000 | 0.18 | | 0.856 | 0.013 | 0.16 | | 0.840 | 0.570 | 3.40 | | 0.169 | 0.043 | 0.626 | | 0.618 | 0.005 | 0.623 |
| \$100,000 | 0.24 | | 0.816 | 0.012 | 0.21 | | 0.790 | 0.536 | 4.53 | | 0.109 | 0.028 | 0.576 | | 0.569 | 0.005 | 0.574 |
| \$125,000 | 0.30 | | 0.778 | 0.012 | 0.26 | | 0.740 | 0.502 | 5.66 | | 0.073 | 0.019 | 0.533 | | 0.526 | 0.005 | 0.531 |
| \$150,000 | 0.36 | | 0.743 | 0.011 | 0.31 | | 0.691 | 0.469 | 6.79 | | 0.050 | 0.013 | 0.493 | | 0.487 | 0.005 | 0.492 |
| \$175,000 | 0.42 | | 0.710 | 0.011 | 0.36 | | 0.645 | 0.438 | 7.92 | | 0.035 | 0.009 | 0.458 | | 0.452 | 0.005 | 0.457 |
| \$200,000 | 0.48 | | 0.678 | 0.010 | 0.41 | | 0.604 | 0.410 | 9.06 | | 0.025 | 0.006 | 0.426 | | 0.420 | 0.005 | 0.425 |
| \$225,000 | 0.54 | | 0.649 | 0.010 | 0.47 | | 0.559 | 0.380 | 10.19 | | 0.018 | 0.005 | 0.395 | | 0.390 | 0.005 | 0.395 |
| \$250,000 | 0.60 | | 0.621 | 0.009 | 0.52 | | 0.527 | 0.358 | 11.32 | | 0.013 | 0.003 | 0.370 | | 0.365 | 0.005 | 0.370 |
| \$275,000 | 0.66 | | 0.594 | 0.009 | 0.57 | | 0.497 | 0.337 | 12.45 | | 0.010 | 0.003 | 0.349 | | 0.344 | 0.005 | 0.349 |
| \$300,000 | 0.72 | | 0.569 | 0.009 | 0.62 | | 0.471 | 0.320 | 13.58 | | 0.007 | 0.002 | 0.331 | | 0.327 | 0.005 | 0.332 |
| \$325,000 | 0.78 | | 0.545 | 0.008 | 0.67 | | 0.447 | 0.304 | 14.72 | | 0.006 | 0.002 | 0.314 | | 0.310 | 0.005 | 0.315 |
| \$350,000 | 0.84 | | 0.523 | 0.008 | 0.72 | | 0.425 | 0.289 | 15.85 | | 0.004 | 0.001 | 0.298 | | 0.294 | 0.005 | 0.299 |
| \$375,000 | 0.90 | | 0.501 | 0.008 | 0.78 | | 0.402 | 0.273 | 16.98 | | 0.003 | 0.001 | 0.282 | | 0.278 | 0.005 | 0.283 |
| \$400,000 | 0.96 | | 0.480 | 0.007 | 0.83 | | 0.384 | 0.261 | 18.11 | | 0.002 | 0.001 | 0.269 | | 0.266 | 0.005 | 0.271 |
| \$425,000 | 1.02 | | 0.461 | 0.007 | 0.88 | | 0.368 | 0.250 | 19.25 | | 0.002 | 0.001 | 0.258 | | 0.255 | 0.005 | 0.260 |
| \$450,000 | 1.08 | | 0.442 | 0.007 | 0.93 | | 0.354 | 0.240 | 20.38 | | 0.002 | 0.001 | 0.248 | | 0.245 | 0.005 | 0.250 |
| \$475,000 | 1.14 | | 0.424 | 0.006 | 0.98 | | 0.340 | 0.231 | 21.51 | | 0.001 | 0.000 | 0.237 | | 0.234 | 0.005 | 0.239 |
| \$500,000 | 1.20 | | 0.407 | 0.006 | 1.03 | | 0.328 | 0.223 | 22.64 | | 0.001 | 0.000 | 0.229 | | 0.226 | 0.005 | 0.231 |
| \$600,000 | 1.44 | | 0.346 | 0.005 | 1.24 | | 0.284 | 0.193 | 27.17 | | 0.000 | 0.000 | 0.198 | | 0.195 | 0.005 | 0.200 |
| \$700,000 | 1.68 | | 0.295 | 0.004 | 1.45 | | 0.252 | 0.171 | 31.70 | | 0.000 | 0.000 | 0.175 | | 0.173 | 0.005 | 0.178 |
| \$800,000 | 1.92 | | 0.252 | 0.004 | 1.66 | | 0.226 | 0.153 | 36.23 | | 0.000 | 0.000 | 0.157 | | 0.155 | 0.005 | 0.160 |
| \$900,000 | 2.16 | | 0.215 | 0.003 | 1.86 | | 0.206 | 0.140 | 40.75 | | 0.000 | 0.000 | 0.143 | | 0.141 | 0.005 | 0.146 |
| \$1,000,000 | 2.40 | | 0.184 | 0.003 | 2.07 | | 0.189 | 0.128 | 45.28 | | 0.000 | 0.000 | 0.131 | | 0.129 | 0.005 | 0.134 |
| \$2,000,000 | 4.79 | | 0.042 | 0.001 | 4.14 | | 0.108 | 0.073 | 90.56 | | 0.000 | 0.000 | 0.074 | | 0.073 | 0.005 | 0.078 |
| \$3,000,000 | 7.19 | | 0.010 | 0.000 | 6.21 | | 0.077 | 0.052 | 135.85 | | 0.000 | 0.000 | 0.052 | | 0.051 | 0.005 | 0.056 |
| \$4,000,000 | 9.58 | | 0.002 | 0.000 | 8.28 | | 0.061 | 0.041 | 181.13 | | 0.000 | 0.000 | 0.041 | | 0.040 | 0.005 | 0.045 |
| \$5,000,000 | 11.98 | | 0.001 | 0.000 | 10.34 | | 0.051 | 0.035 | 226.41 | | 0.000 | 0.000 | 0.035 | | 0.035 | 0.005 | 0.040 |
| \$6,000,000 | 14.37 | | 0.000 | 0.000 | 12.41 | | 0.044 | 0.030 | 271.69 | | 0.000 | 0.000 | 0.030 | | 0.030 | 0.005 | 0.035 |
| \$7,000,000 | 16.77 | | 0.000 | 0.000 | 14.48 | | 0.038 | 0.026 | 316.98 | | 0.000 | 0.000 | 0.026 | | 0.026 | 0.005 | 0.031 |
| \$8,000,000 | 19.16 | | 0.000 | 0.000 | 16.55 | | 0.034 | 0.023 | 362.26 | | 0.000 | 0.000 | 0.023 | | 0.023 | 0.005 | 0.028 |
| \$9,000,000 | 21.56 | | 0.000 | 0.000 | 18.62 | | 0.031 | 0.021 | 407.54 | | 0.000 | 0.000 | 0.021 | | 0.021 | 0.005 | 0.026 |
| \$10,000,000 | 23.95 | | 0.000 | 0.000 | 20.69 | | 0.029 | 0.020 | 452.82 | | 0.000 | 0.000 | 0.020 | | 0.020 | 0.005 | 0.025 |

| | | | |
|----------------------------------|-----------|-------------------------|--------|
| Death Average Cost Per Case | \$379,534 | Target Cost Ratio | 0.9866 |
| P.T./Major Average Cost Per Case | \$439,405 | Loss Adjustment Expense | 1.000 |
| Minor/T.T. Average Cost Per Case | \$20,076 | 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. / 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 | 0.029 | 0.981 | 0.028 | 0.02 | 0.760 | 0.980 | 0.745 | 0.43 | 0.180 | 0.723 | 0.130 | 0.903 | 0.987 | 0.891 | 0.005 | 0.896 |
| \$15,000 | 0.03 | | 0.972 | 0.028 | 0.03 | | 0.970 | 0.737 | 0.64 | | 0.633 | 0.114 | 0.879 | | 0.868 | 0.005 | 0.873 |
| \$20,000 | 0.04 | | 0.964 | 0.028 | 0.04 | | 0.960 | 0.730 | 0.86 | | 0.555 | 0.100 | 0.858 | | 0.847 | 0.005 | 0.852 |
| \$25,000 | 0.05 | | 0.955 | 0.028 | 0.04 | | 0.960 | 0.730 | 1.07 | | 0.494 | 0.089 | 0.847 | | 0.836 | 0.005 | 0.841 |
| \$30,000 | 0.06 | | 0.947 | 0.027 | 0.05 | | 0.950 | 0.722 | 1.29 | | 0.439 | 0.079 | 0.828 | | 0.817 | 0.005 | 0.822 |
| \$35,000 | 0.07 | | 0.938 | 0.027 | 0.06 | | 0.940 | 0.714 | 1.50 | | 0.394 | 0.071 | 0.812 | | 0.801 | 0.005 | 0.806 |
| \$40,000 | 0.08 | | 0.930 | 0.027 | 0.07 | | 0.930 | 0.707 | 1.72 | | 0.354 | 0.064 | 0.798 | | 0.788 | 0.005 | 0.793 |
| \$50,000 | 0.10 | | 0.915 | 0.027 | 0.09 | | 0.910 | 0.692 | 2.14 | | 0.290 | 0.052 | 0.771 | | 0.761 | 0.005 | 0.766 |
| \$75,000 | 0.15 | | 0.877 | 0.025 | 0.13 | | 0.870 | 0.661 | 3.22 | | 0.182 | 0.033 | 0.719 | | 0.710 | 0.005 | 0.715 |
| \$100,000 | 0.20 | | 0.842 | 0.024 | 0.18 | | 0.820 | 0.623 | 4.29 | | 0.120 | 0.022 | 0.669 | | 0.660 | 0.005 | 0.665 |
| \$125,000 | 0.25 | | 0.809 | 0.023 | 0.22 | | 0.780 | 0.593 | 5.36 | | 0.081 | 0.015 | 0.631 | | 0.623 | 0.005 | 0.628 |
| \$150,000 | 0.30 | | 0.778 | 0.023 | 0.27 | | 0.730 | 0.555 | 6.43 | | 0.057 | 0.010 | 0.588 | | 0.580 | 0.005 | 0.585 |
| \$175,000 | 0.35 | | 0.749 | 0.022 | 0.31 | | 0.691 | 0.525 | 7.51 | | 0.040 | 0.007 | 0.554 | | 0.547 | 0.005 | 0.552 |
| \$200,000 | 0.40 | | 0.721 | 0.021 | 0.35 | | 0.654 | 0.497 | 8.58 | | 0.029 | 0.005 | 0.523 | | 0.516 | 0.005 | 0.521 |
| \$225,000 | 0.45 | | 0.694 | 0.020 | 0.40 | | 0.612 | 0.465 | 9.65 | | 0.021 | 0.004 | 0.489 | | 0.483 | 0.005 | 0.488 |
| \$250,000 | 0.50 | | 0.668 | 0.019 | 0.44 | | 0.581 | 0.442 | 10.72 | | 0.016 | 0.003 | 0.464 | | 0.458 | 0.005 | 0.463 |
| \$275,000 | 0.55 | | 0.644 | 0.019 | 0.49 | | 0.546 | 0.415 | 11.80 | | 0.012 | 0.002 | 0.436 | | 0.430 | 0.005 | 0.435 |
| \$300,000 | 0.60 | | 0.621 | 0.018 | 0.53 | | 0.520 | 0.395 | 12.87 | | 0.009 | 0.002 | 0.415 | | 0.410 | 0.005 | 0.415 |
| \$325,000 | 0.65 | | 0.599 | 0.017 | 0.57 | | 0.497 | 0.378 | 13.94 | | 0.007 | 0.001 | 0.396 | | 0.391 | 0.005 | 0.396 |
| \$350,000 | 0.70 | | 0.578 | 0.017 | 0.62 | | 0.471 | 0.358 | 15.01 | | 0.005 | 0.001 | 0.376 | | 0.371 | 0.005 | 0.376 |
| \$375,000 | 0.75 | | 0.557 | 0.016 | 0.66 | | 0.451 | 0.343 | 16.09 | | 0.004 | 0.001 | 0.360 | | 0.355 | 0.005 | 0.360 |
| \$400,000 | 0.80 | | 0.538 | 0.016 | 0.71 | | 0.429 | 0.326 | 17.16 | | 0.003 | 0.001 | 0.343 | | 0.339 | 0.005 | 0.344 |
| \$425,000 | 0.85 | | 0.519 | 0.015 | 0.75 | | 0.413 | 0.314 | 18.23 | | 0.002 | 0.000 | 0.329 | | 0.325 | 0.005 | 0.330 |
| \$450,000 | 0.91 | | 0.498 | 0.014 | 0.80 | | 0.395 | 0.300 | 19.30 | | 0.002 | 0.000 | 0.314 | | 0.310 | 0.005 | 0.315 |
| \$475,000 | 0.96 | | 0.480 | 0.014 | 0.84 | | 0.381 | 0.290 | 20.38 | | 0.002 | 0.000 | 0.304 | | 0.300 | 0.005 | 0.305 |
| \$500,000 | 1.01 | | 0.464 | 0.013 | 0.88 | | 0.368 | 0.280 | 21.45 | | 0.001 | 0.000 | 0.293 | | 0.289 | 0.005 | 0.294 |
| \$600,000 | 1.21 | | 0.404 | 0.012 | 1.06 | | 0.321 | 0.244 | 25.74 | | 0.001 | 0.000 | 0.256 | | 0.253 | 0.005 | 0.258 |
| \$700,000 | 1.41 | | 0.353 | 0.010 | 1.24 | | 0.284 | 0.216 | 30.03 | | 0.000 | 0.000 | 0.226 | | 0.223 | 0.005 | 0.228 |
| \$800,000 | 1.61 | | 0.309 | 0.009 | 1.41 | | 0.257 | 0.195 | 34.32 | | 0.000 | 0.000 | 0.204 | | 0.201 | 0.005 | 0.206 |
| \$900,000 | 1.81 | | 0.270 | 0.008 | 1.59 | | 0.234 | 0.178 | 38.61 | | 0.000 | 0.000 | 0.186 | | 0.184 | 0.005 | 0.189 |
| \$1,000,000 | 2.01 | | 0.237 | 0.007 | 1.77 | | 0.215 | 0.163 | 42.90 | | 0.000 | 0.000 | 0.170 | | 0.168 | 0.005 | 0.173 |
| \$2,000,000 | 4.02 | | 0.067 | 0.002 | 3.54 | | 0.122 | 0.093 | 85.79 | | 0.000 | 0.000 | 0.095 | | 0.094 | 0.005 | 0.099 |
| \$3,000,000 | 6.03 | | 0.020 | 0.001 | 5.31 | | 0.088 | 0.067 | 128.69 | | 0.000 | 0.000 | 0.068 | | 0.067 | 0.005 | 0.072 |
| \$4,000,000 | 8.05 | | 0.006 | 0.000 | 7.07 | | 0.069 | 0.052 | 171.58 | | 0.000 | 0.000 | 0.052 | | 0.051 | 0.005 | 0.056 |
| \$5,000,000 | 10.06 | | 0.002 | 0.000 | 8.84 | | 0.058 | 0.044 | 214.48 | | 0.000 | 0.000 | 0.044 | | 0.043 | 0.005 | 0.048 |
| \$6,000,000 | 12.07 | | 0.001 | 0.000 | 10.61 | | 0.050 | 0.038 | 257.37 | | 0.000 | 0.000 | 0.038 | | 0.038 | 0.005 | 0.043 |
| \$7,000,000 | 14.08 | | 0.000 | 0.000 | 12.38 | | 0.044 | 0.033 | 300.27 | | 0.000 | 0.000 | 0.033 | | 0.033 | 0.005 | 0.038 |
| \$8,000,000 | 16.09 | | 0.000 | 0.000 | 14.15 | | 0.039 | 0.030 | 343.17 | | 0.000 | 0.000 | 0.030 | | 0.030 | 0.005 | 0.035 |
| \$9,000,000 | 18.10 | | 0.000 | 0.000 | 15.92 | | 0.036 | 0.027 | 386.06 | | 0.000 | 0.000 | 0.027 | | 0.027 | 0.005 | 0.032 |
| \$10,000,000 | 20.12 | | 0.000 | 0.000 | 17.69 | | 0.033 | 0.025 | 428.96 | | 0.000 | 0.000 | 0.025 | | 0.025 | 0.005 | 0.030 |

| | | | |
|----------------------------------|-----------|-------------------------|--------|
| Death Average Cost Per Case | \$451,940 | Target Cost Ratio | 0.9866 |
| P.T./Major Average Cost Per Case | \$513,997 | Loss Adjustment Expense | 1.000 |
| Minor/T.T. Average Cost Per Case | \$21,193 | Assessment Factor | 1.000 |

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

Per Occurance Basis
 Unit Severity Trend

| LOSS LIMIT | HG I | HG I WGT. | HG II | HG II WGT. | HG III | HG III WGT. | HG IV | HG IV WGT. | WGTD EXCESS RATIO | Relativity To Per-Claim | Relativity to Total Per - Occurrence | | | |
|--------------|--------------|-----------|--------------|------------|--------------|-------------|--------------|------------|-------------------|-------------------------|--------------------------------------|--------|--------|--------|
| | EXCESS RATIO | | EXCESS RATIO | | EXCESS RATIO | | EXCESS RATIO | | | | HG I | HG II | HG III | HG IV |
| \$10,000 | 0.776 | 0.053 | 0.791 | 0.468 | 0.863 | 0.387 | 0.903 | 0.092 | 0.828 | 1.0110 | 0.9372 | 0.9553 | 1.0423 | 1.0906 |
| \$15,000 | 0.727 | 0.053 | 0.743 | 0.468 | 0.832 | 0.387 | 0.879 | 0.092 | 0.789 | 1.0102 | 0.9214 | 0.9417 | 1.0545 | 1.1141 |
| \$20,000 | 0.688 | 0.053 | 0.708 | 0.468 | 0.805 | 0.387 | 0.858 | 0.092 | 0.758 | 1.0147 | 0.9077 | 0.9340 | 1.0620 | 1.1319 |
| \$25,000 | 0.650 | 0.053 | 0.679 | 0.468 | 0.782 | 0.387 | 0.847 | 0.092 | 0.733 | 1.0209 | 0.8868 | 0.9263 | 1.0668 | 1.1555 |
| \$30,000 | 0.622 | 0.053 | 0.652 | 0.468 | 0.761 | 0.387 | 0.828 | 0.092 | 0.709 | 1.0216 | 0.8773 | 0.9196 | 1.0733 | 1.1678 |
| \$35,000 | 0.598 | 0.053 | 0.623 | 0.468 | 0.742 | 0.387 | 0.812 | 0.092 | 0.685 | 1.0178 | 0.8730 | 0.9095 | 1.0832 | 1.1854 |
| \$40,000 | 0.576 | 0.053 | 0.604 | 0.468 | 0.726 | 0.387 | 0.798 | 0.092 | 0.668 | 1.0230 | 0.8623 | 0.9042 | 1.0868 | 1.1946 |
| \$50,000 | 0.534 | 0.053 | 0.570 | 0.468 | 0.695 | 0.387 | 0.771 | 0.092 | 0.635 | 1.0275 | 0.8409 | 0.8976 | 1.0945 | 1.2142 |
| \$75,000 | 0.457 | 0.053 | 0.502 | 0.468 | 0.626 | 0.387 | 0.719 | 0.092 | 0.568 | 1.0290 | 0.8046 | 0.8838 | 1.1021 | 1.2658 |
| \$100,000 | 0.404 | 0.053 | 0.443 | 0.468 | 0.576 | 0.387 | 0.669 | 0.092 | 0.513 | 1.0322 | 0.7875 | 0.8635 | 1.1228 | 1.3041 |
| \$125,000 | 0.358 | 0.053 | 0.399 | 0.468 | 0.533 | 0.387 | 0.631 | 0.092 | 0.470 | 1.0398 | 0.7617 | 0.8489 | 1.1340 | 1.3426 |
| \$150,000 | 0.323 | 0.053 | 0.363 | 0.468 | 0.493 | 0.387 | 0.588 | 0.092 | 0.432 | 1.0511 | 0.7477 | 0.8403 | 1.1412 | 1.3611 |
| \$175,000 | 0.291 | 0.053 | 0.333 | 0.468 | 0.458 | 0.387 | 0.554 | 0.092 | 0.399 | 1.0556 | 0.7293 | 0.8346 | 1.1479 | 1.3885 |
| \$200,000 | 0.269 | 0.053 | 0.306 | 0.468 | 0.426 | 0.387 | 0.523 | 0.092 | 0.370 | 1.0632 | 0.7270 | 0.8270 | 1.1514 | 1.4135 |
| \$225,000 | 0.246 | 0.053 | 0.282 | 0.468 | 0.395 | 0.387 | 0.489 | 0.092 | 0.343 | 1.0586 | 0.7172 | 0.8222 | 1.1516 | 1.4257 |
| \$250,000 | 0.229 | 0.053 | 0.264 | 0.468 | 0.370 | 0.387 | 0.464 | 0.092 | 0.322 | 1.0698 | 0.7112 | 0.8199 | 1.1491 | 1.4410 |
| \$275,000 | 0.213 | 0.053 | 0.245 | 0.468 | 0.349 | 0.387 | 0.436 | 0.092 | 0.301 | 1.0636 | 0.7076 | 0.8140 | 1.1595 | 1.4485 |
| \$300,000 | 0.201 | 0.053 | 0.231 | 0.468 | 0.331 | 0.387 | 0.415 | 0.092 | 0.285 | 1.0714 | 0.7053 | 0.8105 | 1.1614 | 1.4561 |
| \$325,000 | 0.188 | 0.053 | 0.217 | 0.468 | 0.314 | 0.387 | 0.396 | 0.092 | 0.269 | 1.0675 | 0.6989 | 0.8067 | 1.1673 | 1.4721 |
| \$350,000 | 0.179 | 0.053 | 0.206 | 0.468 | 0.298 | 0.387 | 0.376 | 0.092 | 0.256 | 1.0756 | 0.6992 | 0.8047 | 1.1641 | 1.4688 |
| \$375,000 | 0.169 | 0.053 | 0.196 | 0.468 | 0.282 | 0.387 | 0.360 | 0.092 | 0.243 | 1.0705 | 0.6955 | 0.8066 | 1.1605 | 1.4815 |
| \$400,000 | 0.161 | 0.053 | 0.187 | 0.468 | 0.269 | 0.387 | 0.343 | 0.092 | 0.232 | 1.0741 | 0.6940 | 0.8060 | 1.1595 | 1.4784 |
| \$425,000 | 0.153 | 0.053 | 0.179 | 0.468 | 0.258 | 0.387 | 0.329 | 0.092 | 0.222 | 1.0829 | 0.6892 | 0.8063 | 1.1622 | 1.4820 |
| \$450,000 | 0.147 | 0.053 | 0.170 | 0.468 | 0.248 | 0.387 | 0.314 | 0.092 | 0.212 | 1.0761 | 0.6934 | 0.8019 | 1.1698 | 1.4811 |
| \$475,000 | 0.141 | 0.053 | 0.162 | 0.468 | 0.237 | 0.387 | 0.304 | 0.092 | 0.203 | 1.0684 | 0.6946 | 0.7980 | 1.1675 | 1.4975 |
| \$500,000 | 0.136 | 0.053 | 0.156 | 0.468 | 0.229 | 0.387 | 0.293 | 0.092 | 0.196 | 1.0769 | 0.6939 | 0.7959 | 1.1684 | 1.4949 |
| \$600,000 | 0.117 | 0.053 | 0.136 | 0.468 | 0.198 | 0.387 | 0.256 | 0.092 | 0.170 | 1.0759 | 0.6882 | 0.8000 | 1.1647 | 1.5059 |
| \$700,000 | 0.103 | 0.053 | 0.121 | 0.468 | 0.175 | 0.387 | 0.226 | 0.092 | 0.151 | 1.0863 | 0.6821 | 0.8013 | 1.1589 | 1.4967 |
| \$800,000 | 0.092 | 0.053 | 0.107 | 0.468 | 0.157 | 0.387 | 0.204 | 0.092 | 0.134 | 1.0720 | 0.6866 | 0.7985 | 1.1716 | 1.5224 |
| \$900,000 | 0.084 | 0.053 | 0.098 | 0.468 | 0.143 | 0.387 | 0.186 | 0.092 | 0.123 | 1.0789 | 0.6829 | 0.7967 | 1.1626 | 1.5122 |
| \$1,000,000 | 0.077 | 0.053 | 0.090 | 0.468 | 0.131 | 0.387 | 0.170 | 0.092 | 0.113 | 1.0865 | 0.6814 | 0.7965 | 1.1593 | 1.5044 |
| \$2,000,000 | 0.044 | 0.053 | 0.051 | 0.468 | 0.074 | 0.387 | 0.095 | 0.092 | 0.064 | 1.0847 | 0.6875 | 0.7969 | 1.1563 | 1.4844 |
| \$3,000,000 | 0.031 | 0.053 | 0.036 | 0.468 | 0.052 | 0.387 | 0.068 | 0.092 | 0.045 | 1.0976 | 0.6889 | 0.8000 | 1.1556 | 1.5111 |
| \$4,000,000 | 0.025 | 0.053 | 0.029 | 0.468 | 0.041 | 0.387 | 0.052 | 0.092 | 0.036 | 1.0909 | 0.6944 | 0.8056 | 1.1389 | 1.4444 |
| \$5,000,000 | 0.021 | 0.053 | 0.024 | 0.468 | 0.035 | 0.387 | 0.044 | 0.092 | 0.030 | 1.1111 | 0.7000 | 0.8000 | 1.1667 | 1.4667 |
| \$6,000,000 | 0.018 | 0.053 | 0.021 | 0.468 | 0.030 | 0.387 | 0.038 | 0.092 | 0.026 | 1.1304 | 0.6923 | 0.8077 | 1.1538 | 1.4615 |
| \$7,000,000 | 0.016 | 0.053 | 0.018 | 0.468 | 0.026 | 0.387 | 0.033 | 0.092 | 0.022 | 1.0476 | 0.7273 | 0.8182 | 1.1818 | 1.5000 |
| \$8,000,000 | 0.014 | 0.053 | 0.016 | 0.468 | 0.023 | 0.387 | 0.030 | 0.092 | 0.020 | 1.0526 | 0.7000 | 0.8000 | 1.1500 | 1.5000 |
| \$9,000,000 | 0.013 | 0.053 | 0.015 | 0.468 | 0.021 | 0.387 | 0.027 | 0.092 | 0.018 | 1.0588 | 0.7222 | 0.8333 | 1.1667 | 1.5000 |
| \$10,000,000 | 0.012 | 0.053 | 0.014 | 0.468 | 0.020 | 0.387 | 0.025 | 0.092 | 0.017 | 1.1333 | 0.7059 | 0.8235 | 1.1765 | 1.4706 |

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:4/1/07

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 | 609,868,609 | 12,095,487,116 | 0.050 |
| II | 5,679,343,385 | | 0.470 |
| III | 4,767,322,114 | | 0.394 |
| IV | 1,038,953,008 | | 0.086 |

*Based on Unit Statistical Data Excluding Stevedorin
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 | 0.013 | 0.259 | 0.502 | 0.226 |
| P.T. | 0.029 | 0.330 | 0.467 | 0.174 |
| Major | 0.045 | 0.428 | 0.423 | 0.104 |
| Minor | 0.083 | 0.558 | 0.304 | 0.055 |
| T.T. | 0.068 | 0.556 | 0.324 | 0.052 |
| Medical | 0.062 | 0.598 | 0.294 | 0.046 |

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 Differentia

(A) Injury Type

| | |
|-------|----------|
| Fatal | 0.951986 |
| P.T. | 0.972968 |
| Major | 0.998448 |
| Minor | 1.008324 |
| T. T. | 1.016480 |
| Med | 1.009816 |

(B) Injury Type

| Injury Type | Hazard Group | | | |
|-------------|--------------|-------|-------|-------|
| | I | II | III | IV |
| Fatal | 0.694 | 0.886 | 1.106 | 1.317 |
| P.T. | 0.770 | 0.837 | 1.143 | 1.372 |
| Major | 0.865 | 0.918 | 1.065 | 1.228 |
| Minor | 0.957 | 0.967 | 1.025 | 1.089 |
| T. T. | 0.920 | 0.920 | 1.076 | 1.135 |
| Med | 0.950 | 0.950 | 1.052 | 1.068 |

(C) Injury Type

| Injury Type | Hazard Group | | | |
|----------------|--------------|--------------|--------------|--------------|
| | I | II | III | IV |
| P.T./Major | 0.855 | 0.908 | 1.078 | 1.261 |
| Minor/ T. T. | 0.933 | 0.935 | 1.061 | 1.120 |
| Serious | 0.854 | 0.908 | 1.079 | 1.263 |

(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:4/1/07

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

Exhibit IV Calculation of ELF Trend

| Policy Period | 01/01/02-12/31/03 | 01/01/01-12/31/02 | 01/01/00-12/31/01 | |
|---|-------------------|-------------------|-------------------|--------|
| | First Report | Second Report | Third Report | |
| (1) Effective Date of Filing | | 4/1/07 | | |
| (2a) Midpoint of Filing | | 4/1/08 | | |
| (2b) Midpoint of Policy Period | 1/1/04 | 1/1/03 | 1/1/02 | |
| (3) Benefit Level to Which Losses are Brought | | 4/1/07 | | |
| (4a) Yrs. from (2b) to (2a) | 4.25 | 5.25 | 6.25 | |
| (4b) | | | | |
| (5) Indemnity Trend = | 1.0199 | 1.0874 | 1.1090 | 1.1311 |
| (6) Medical Trend = | 1.0374 | 1.1689 | 1.2126 | 1.2580 |

PENNSYLVANIA
Effective: 4/1/07
Policy Period: 01/01/02-12/31/03
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 | 14,801,400 | 1.0000 | 1.087 | 16,095,042 | 2,323,800 | 1.0000 | 1.1689 | 2,716,290 | | |
| B. P.T. | 5,551,000 | 1.0000 | 1.087 | 6,036,157 | 12,047,800 | 1.0000 | 1.1689 | 14,082,673 | | |
| C. Major | 140,171,200 | 1.0000 | 1.087 | 152,422,163 | 75,393,600 | 1.0000 | 1.1689 | 88,127,579 | | |
| D. Minor | 142,475,900 | 1.0000 | 1.087 | 154,928,294 | 123,922,300 | 1.0000 | 1.1689 | 144,852,776 | | |
| E. T.T. | 243,954,600 | 1.0000 | 1.087 | 265,276,232 | 302,857,000 | 1.0000 | 1.1689 | 354,009,547 | | |
| F. Med. Only | | | | | 146,793,200 | 1.0000 | 1.1689 | 171,586,571 | | |
| G. Overall | 546,954,100 | XX | XX | 594,757,888 | 663,337,700 | 1.0000 | XX | 775,375,436 | | |
| | (9) Total Losses (4)+(8) | (10) No. of Claims | (11) Average Severity (9)/(10) | (12) Severity Dev. to Ult. Rep | (13) Developec Severity (11)x(12) | (14) Case Development | (15) Indemnity Dev. to Ult. Rpt. | (16) Medical Dev. to Ult. Report | (17) Total Developec (4)x(15)+(8)x(16) | |
| A. Death | 18,811,332 | 76 | 247,518 | 1.258 | 311,477 | 1.1184 | 1.317 | 1.813 | * | 26,125,023 |
| B. P.T. | 20,118,830 | 18 | 266,805 | 1.538 | 410,266 | 5.0556 | 15.183 | 12.818 | * | 272,158,674 |
| C. Major | 240,549,742 | 959 | | | | 4.1867 | 5.481 | 7.729 | * | 1,516,533,449 |
| D. Minor | 299,781,070 | 5,096 | 58,827 | 0.956 | 19,146 | 0.981 | 0.973 | 1.015 | * | 297,739,812 |
| E. T.T. | 619,285,779 | 37,915 | 16,334 | 0.867 | | 1.0323 | 0.918 | 1.024 | * | 606,055,885 |
| F. Medical | 171,586,571 | XX | XX | XX | XX | XX | | 1.000 | + | 171,586,571 |

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

PENNSYLVANIA
Effective: 4/1/07
Policy Period: 01/01/01-12/31/02
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 | 22,353,400 | 1.0000 | 1.1090 | 24,789,921 | 2,563,400 | 1.0000 | 1.2126 | 3,108,379 | | |
| B. P.T. | 9,996,600 | 1.0000 | 1.1090 | 11,086,229 | 18,277,600 | 1.0000 | 1.2126 | 22,163,418 | | |
| C. Major | 386,415,700 | 1.0000 | 1.1090 | 428,535,011 | 163,433,200 | 1.0000 | 1.2126 | 198,179,098 | | |
| D. Minor | 161,557,600 | 1.0000 | 1.1090 | 179,167,378 | 105,931,300 | 1.0000 | 1.2126 | 128,452,294 | | |
| E. T.T. | 252,518,000 | 1.0000 | 1.1090 | 280,042,462 | 278,541,700 | 1.0000 | 1.2126 | 337,759,665 | | |
| F. Med. Only | | | | | 149,123,500 | 1.0000 | 1.2126 | 180,827,156 | | |
| G. Overall | 832,841,300 | XX | XX | 923,621,001 | 717,870,700 | 1.0000 | XX | 870,490,010 | | |
| | (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 | 27,898,300 | 97 | 287,611 | 1.236 | 355,430 | 1.0722 | 1.256 | 1.738 | * | 36,538,503 |
| B. P.T. | 33,249,647 | 32 | 250,461 | 1.602 | 401,314 | 2.75 | 8.3019 | 6.973 | * | 246,582,278 |
| C. Major | 626,714,109 | 2,603 | | | | 1.5663 | 2.0118 | 2.892 | * | 1,435,260,687 |
| D. Minor | 307,619,672 | 5,138 | 59,871 | 0.915 | 18,870 | 0.9447 | 0.8485 | 0.978 | * | 277,649,864 |
| E. T.T. | 617,802,127 | 39,057 | 15,818 | 0.894 | | 1.0069 | 0.888 | 0.999 | * | 586,043,603 |
| F. Medical | 180,827,156 | XX | XX | XX | XX | XX | | 1.000 | + | 180,827,156 |

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

PENNSYLVANIA
Effective: 4/1/07
Policy Period: 01/01/00-12/31/01
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculator
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) | (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 Developpec (4)x(15)+(8)x(16) |
| A. Death | 22,650,500 | 1.0000 | 1.131 | 25,619,981 | 3,193,100 | 1.0000 | 1.2580 | 4,016,920 | | | | | | | | | |
| B. P.T. | 16,899,900 | 1.0000 | 1.131 | 19,115,477 | 31,582,100 | 1.0000 | 1.2580 | 39,730,282 | | | | | | | | | |
| C. Major | 540,725,800 | 1.0000 | 1.131 | 611,614,952 | 210,494,900 | 1.0000 | 1.2580 | 264,802,584 | | | | | | | | | |
| D. Minor | 136,872,100 | 1.0000 | 1.131 | 154,816,032 | 89,271,900 | 1.0000 | 1.2580 | 112,304,050 | | | | | | | | | |
| E. T.T. | 263,448,400 | 1.0000 | 1.131 | 297,986,485 | 265,449,800 | 1.0000 | 1.2580 | 333,935,848 | | | | | | | | | |
| F. Med. Only | | | | | 146,731,100 | 1.0000 | 1.2580 | 184,587,724 | | | | | | | | | |
| G. Overall | 980,596,700 | XX | XX | 1,109,152,927 | 746,722,900 | 1.0000 | XX | 939,377,408 | | | | | | | | | |
| A. Death | 29,636,901 | 103 | 287,737 | 1.234 | 354,981 | 1.039 | 1.200 | 1.684 | * | | | | | | | | 37,516,156 |
| B. P.T. | 58,845,759 | 51 | 266,685 | 1.543 | 411,602 | 1.726 | 4.881 | 4.375 | * | | | | | | | | 267,124,539 |
| C. Major | 876,417,536 | 3,456 | 58,785 | 0.968 | 18,760 | 1.145 | 1.395 | 2.114 | * | | | | | | | | 1,412,812,036 |
| D. Minor | 267,120,082 | 4,544 | 15,397 | 0.944 | | 0.986 | 0.9356 | 1.021 | * | | | | | | | | 259,508,315 |
| E. T.T. | 631,922,333 | 41,041 | | | | 1.003 | 0.9307 | 0.996 | * | | | | | | | | 609,936,126 |
| F. Medical | 184,587,724 | XX | XX | XX | XX | XX | | 1.000 | + | | | | | | | | 184,587,724 |

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

PENNSYLVANIA
Effective:4/1/07
Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits:

| Exhibit VI | | | | | Exhibit VII | | | | | | |
|--|--------------|-----------------------|---------|---------|-------------------------|-----------------------|-----------------------|-----------------|-----------------------|-----------------------|-----------------|
| Adjusted Average Cost Per Case by Injury Types | | | | | Combined Injury Weights | | | | | | |
| For Each Hazard Group | | | | | Hazard Group I | | | Hazard Group II | | | |
| I. * | Injury Type | Average Cost Per Case | | | Type of Injury | Total Incurred Losses | Injury Weights | Type of Injury | Total Incurred Losses | Injury Weights | |
| | Fatal | 343,159 | | | Death | 1,302,336 | 0.003 | Death | 25,946,538 | 0.007 | |
| | P.T. / Major | 407,611 | | | P.T. | 22,790,099 | 0.051 | P.T. | 259,335,612 | 0.066 | |
| | Minor/T.T. | 18,922 | | | Major | 196,407,278 | 0.441 | Major | 1,868,051,442 | 0.474 | |
| | | | | | P.T./Major | 219,197,377 | 0.492 | P.T./Major | 2,127,387,054 | 0.540 | |
| | | | | | Minor | 69,296,533 | 0.156 | Minor | 465,873,079 | 0.118 | |
| | | | | | T.T. | 122,538,422 | 0.275 | T.T. | 1,001,931,801 | 0.254 | |
| | | | | | Minor/T.T. | 191,834,955 | 0.431 | Minor/T.T. | 1,467,804,880 | 0.372 | |
| II. ** | Injury Type | Hazard Group | | | | Medical | 33,294,090 | XX | Medical | 321,126,868 | XX |
| | Fatal | 238,152 | 304,039 | 379,534 | 451,940 | Total | 445,628,758 | XX | Total | 3,942,265,340 | XX |
| | P.T./Major | 348,507 | 370,111 | 439,405 | 513,997 | Hazard Group III | | | | | Hazard Group IV |
| | Minor/T.T. | 17,654 | 17,692 | 20,076 | 21,193 | Type of Injury | Total Incurred Losses | Injury Weights | Type of Injury | Total Incurred Losses | Injury Weights |
| | | | | | | Death | 50,290,200 | 0.015 | Death | 22,640,608 | 0.029 |
| | | | | | | P.T. | 366,999,184 | 0.113 | P.T. | 136,740,595 | 0.176 |
| | | | | | | Major | 1,846,228,411 | 0.566 | Major | 453,919,042 | 0.584 |
| | | | | | | P.T./Major | 2,213,227,595 | 0.679 | P.T./Major | 590,659,637 | 0.760 |
| | | | | | | Minor | 253,808,989 | 0.078 | Minor | 45,919,390 | 0.059 |
| | | | | | | T.T. | 583,859,539 | 0.179 | T.T. | 93,705,852 | 0.121 |
| | | | | | | Minor/T.T. | 837,668,528 | 0.257 | Minor/T.T. | 139,625,242 | 0.180 |
| | | | | | | Medical | 157,878,427 | XX | Medical | 24,702,067 | XX |
| | | | | | | Total | 3,259,064,750 | XX | Total | 777,627,554 | 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 Benefit
 Excess Loss Factors Calculator
 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 | 0.04 | 0.003 | 0.964 | 0.003 | 0.03 | 0.492 | 0.970 | 0.477 | 0.57 | 0.431 | 0.661 | 0.285 | 0.765 | 0.987 | 0.755 | 0.005 | 0.760 |
| \$15,000 | 0.06 | | 0.947 | 0.003 | 0.04 | | 0.960 | 0.472 | 0.85 | | 0.559 | 0.241 | 0.716 | | 0.707 | 0.005 | 0.712 |
| \$20,000 | 0.08 | | 0.930 | 0.003 | 0.06 | | 0.940 | 0.462 | 1.13 | | 0.478 | 0.206 | 0.671 | | 0.662 | 0.005 | 0.667 |
| \$25,000 | 0.10 | | 0.915 | 0.003 | 0.07 | | 0.930 | 0.458 | 1.42 | | 0.410 | 0.177 | 0.638 | | 0.630 | 0.005 | 0.635 |
| \$30,000 | 0.13 | | 0.892 | 0.003 | 0.09 | | 0.910 | 0.448 | 1.70 | | 0.357 | 0.154 | 0.605 | | 0.597 | 0.005 | 0.602 |
| \$35,000 | 0.15 | | 0.877 | 0.003 | 0.10 | | 0.900 | 0.443 | 1.98 | | 0.312 | 0.134 | 0.580 | | 0.572 | 0.005 | 0.577 |
| \$40,000 | 0.17 | | 0.863 | 0.003 | 0.11 | | 0.890 | 0.438 | 2.27 | | 0.273 | 0.118 | 0.559 | | 0.552 | 0.005 | 0.557 |
| \$50,000 | 0.21 | | 0.835 | 0.003 | 0.14 | | 0.860 | 0.423 | 2.83 | | 0.214 | 0.092 | 0.518 | | 0.511 | 0.005 | 0.516 |
| \$75,000 | 0.31 | | 0.772 | 0.002 | 0.22 | | 0.780 | 0.384 | 4.25 | | 0.121 | 0.052 | 0.438 | | 0.432 | 0.005 | 0.437 |
| \$100,000 | 0.42 | | 0.710 | 0.002 | 0.29 | | 0.710 | 0.349 | 5.66 | | 0.073 | 0.031 | 0.382 | | 0.377 | 0.005 | 0.382 |
| \$125,000 | 0.52 | | 0.659 | 0.002 | 0.36 | | 0.645 | 0.317 | 7.08 | | 0.046 | 0.020 | 0.339 | | 0.335 | 0.005 | 0.340 |
| \$150,000 | 0.63 | | 0.608 | 0.002 | 0.43 | | 0.588 | 0.289 | 8.50 | | 0.030 | 0.013 | 0.304 | | 0.300 | 0.005 | 0.305 |
| \$175,000 | 0.73 | | 0.565 | 0.002 | 0.50 | | 0.539 | 0.265 | 9.91 | | 0.020 | 0.009 | 0.276 | | 0.272 | 0.005 | 0.277 |
| \$200,000 | 0.84 | | 0.523 | 0.002 | 0.57 | | 0.497 | 0.245 | 11.33 | | 0.013 | 0.006 | 0.253 | | 0.250 | 0.005 | 0.255 |
| \$225,000 | 0.94 | | 0.487 | 0.001 | 0.65 | | 0.456 | 0.224 | 12.74 | | 0.009 | 0.004 | 0.229 | | 0.226 | 0.005 | 0.231 |
| \$250,000 | 1.05 | | 0.451 | 0.001 | 0.72 | | 0.425 | 0.209 | 14.16 | | 0.006 | 0.003 | 0.213 | | 0.210 | 0.005 | 0.215 |
| \$275,000 | 1.15 | | 0.421 | 0.001 | 0.79 | | 0.398 | 0.196 | 15.58 | | 0.004 | 0.002 | 0.199 | | 0.196 | 0.005 | 0.201 |
| \$300,000 | 1.26 | | 0.391 | 0.001 | 0.86 | | 0.374 | 0.184 | 16.99 | | 0.003 | 0.001 | 0.186 | | 0.184 | 0.005 | 0.189 |
| \$325,000 | 1.36 | | 0.365 | 0.001 | 0.93 | | 0.354 | 0.174 | 18.41 | | 0.002 | 0.001 | 0.176 | | 0.174 | 0.005 | 0.179 |
| \$350,000 | 1.47 | | 0.339 | 0.001 | 1.00 | | 0.335 | 0.165 | 19.83 | | 0.002 | 0.001 | 0.167 | | 0.165 | 0.005 | 0.170 |
| \$375,000 | 1.57 | | 0.317 | 0.001 | 1.08 | | 0.316 | 0.155 | 21.24 | | 0.001 | 0.000 | 0.156 | | 0.154 | 0.005 | 0.159 |
| \$400,000 | 1.68 | | 0.295 | 0.001 | 1.15 | | 0.301 | 0.148 | 22.66 | | 0.001 | 0.000 | 0.149 | | 0.147 | 0.005 | 0.152 |
| \$425,000 | 1.78 | | 0.276 | 0.001 | 1.22 | | 0.288 | 0.142 | 24.07 | | 0.001 | 0.000 | 0.143 | | 0.141 | 0.005 | 0.146 |
| \$450,000 | 1.89 | | 0.257 | 0.001 | 1.29 | | 0.276 | 0.136 | 25.49 | | 0.001 | 0.000 | 0.137 | | 0.135 | 0.005 | 0.140 |
| \$475,000 | 1.99 | | 0.240 | 0.001 | 1.36 | | 0.265 | 0.130 | 26.91 | | 0.000 | 0.000 | 0.131 | | 0.129 | 0.005 | 0.134 |
| \$500,000 | 2.10 | | 0.224 | 0.001 | 1.43 | | 0.254 | 0.125 | 28.32 | | 0.000 | 0.000 | 0.126 | | 0.124 | 0.005 | 0.129 |
| \$600,000 | 2.52 | | 0.171 | 0.001 | 1.72 | | 0.220 | 0.108 | 33.99 | | 0.000 | 0.000 | 0.109 | | 0.108 | 0.005 | 0.113 |
| \$700,000 | 2.94 | | 0.131 | 0.000 | 2.01 | | 0.194 | 0.095 | 39.65 | | 0.000 | 0.000 | 0.095 | | 0.094 | 0.005 | 0.099 |
| \$800,000 | 3.36 | | 0.100 | 0.000 | 2.30 | | 0.174 | 0.086 | 45.32 | | 0.000 | 0.000 | 0.086 | | 0.085 | 0.005 | 0.090 |
| \$900,000 | 3.78 | | 0.077 | 0.000 | 2.58 | | 0.158 | 0.078 | 50.98 | | 0.000 | 0.000 | 0.078 | | 0.077 | 0.005 | 0.082 |
| \$1,000,000 | 4.20 | | 0.060 | 0.000 | 2.87 | | 0.145 | 0.071 | 56.64 | | 0.000 | 0.000 | 0.071 | | 0.070 | 0.005 | 0.075 |
| \$2,000,000 | 8.40 | | 0.005 | 0.000 | 5.74 | | 0.082 | 0.040 | 113.29 | | 0.000 | 0.000 | 0.040 | | 0.039 | 0.005 | 0.044 |
| \$3,000,000 | 12.60 | | 0.000 | 0.000 | 8.61 | | 0.059 | 0.029 | 169.93 | | 0.000 | 0.000 | 0.029 | | 0.029 | 0.005 | 0.034 |
| \$4,000,000 | 16.80 | | 0.000 | 0.000 | 11.48 | | 0.047 | 0.023 | 226.58 | | 0.000 | 0.000 | 0.023 | | 0.023 | 0.005 | 0.028 |
| \$5,000,000 | 20.99 | | 0.000 | 0.000 | 14.35 | | 0.039 | 0.019 | 283.22 | | 0.000 | 0.000 | 0.019 | | 0.019 | 0.005 | 0.024 |
| \$6,000,000 | 25.19 | | 0.000 | 0.000 | 17.22 | | 0.033 | 0.016 | 339.87 | | 0.000 | 0.000 | 0.016 | | 0.016 | 0.005 | 0.021 |
| \$7,000,000 | 29.39 | | 0.000 | 0.000 | 20.09 | | 0.029 | 0.014 | 396.51 | | 0.000 | 0.000 | 0.014 | | 0.014 | 0.005 | 0.019 |
| \$8,000,000 | 33.59 | | 0.000 | 0.000 | 22.96 | | 0.026 | 0.013 | 453.16 | | 0.000 | 0.000 | 0.013 | | 0.013 | 0.005 | 0.018 |
| \$9,000,000 | 37.79 | | 0.000 | 0.000 | 25.82 | | 0.024 | 0.012 | 509.80 | | 0.000 | 0.000 | 0.012 | | 0.012 | 0.005 | 0.017 |
| \$10,000,000 | 41.99 | | 0.000 | 0.000 | 28.69 | | 0.022 | 0.011 | 566.44 | | 0.000 | 0.000 | 0.011 | | 0.011 | 0.005 | 0.016 |

| | | | |
|----------------------------------|-----------|-------------------------|--------|
| Death Average Cost Per Case | \$238,152 | Target Cost Ratio | 0.9866 |
| P.T./Major Average Cost Per Case | \$348,507 | Loss Adjustment Expense | 1.000 |
| Minor/T.T. Average Cost Per Case | \$17,654 | Assessment Factor | 1.000 |

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefit
 Excess Loss Factors Calculator
 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. | 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 | 0.03 | 0.007 | 0.972 | 0.007 | 0.03 | 0.540 | 0.970 | 0.524 | 0.57 | 0.372 | 0.661 | 0.246 | 0.777 | 0.987 | 0.767 | 0.005 | 0.772 |
| \$15,000 | 0.05 | | 0.955 | 0.007 | 0.04 | | 0.960 | 0.518 | 0.85 | | 0.559 | 0.208 | 0.733 | | 0.723 | 0.005 | 0.728 |
| \$20,000 | 0.07 | | 0.938 | 0.007 | 0.05 | | 0.950 | 0.513 | 1.13 | | 0.478 | 0.178 | 0.698 | | 0.689 | 0.005 | 0.694 |
| \$25,000 | 0.08 | | 0.930 | 0.007 | 0.07 | | 0.930 | 0.502 | 1.41 | | 0.413 | 0.154 | 0.663 | | 0.654 | 0.005 | 0.659 |
| \$30,000 | 0.10 | | 0.915 | 0.006 | 0.08 | | 0.920 | 0.497 | 1.70 | | 0.357 | 0.133 | 0.636 | | 0.628 | 0.005 | 0.633 |
| \$35,000 | 0.12 | | 0.899 | 0.006 | 0.09 | | 0.910 | 0.491 | 1.98 | | 0.312 | 0.116 | 0.613 | | 0.605 | 0.005 | 0.610 |
| \$40,000 | 0.13 | | 0.892 | 0.006 | 0.11 | | 0.890 | 0.481 | 2.26 | | 0.275 | 0.102 | 0.589 | | 0.581 | 0.005 | 0.586 |
| \$50,000 | 0.16 | | 0.870 | 0.006 | 0.14 | | 0.860 | 0.464 | 2.83 | | 0.214 | 0.080 | 0.550 | | 0.543 | 0.005 | 0.548 |
| \$75,000 | 0.25 | | 0.809 | 0.006 | 0.20 | | 0.800 | 0.432 | 4.24 | | 0.122 | 0.045 | 0.483 | | 0.477 | 0.005 | 0.482 |
| \$100,000 | 0.33 | | 0.760 | 0.005 | 0.27 | | 0.730 | 0.394 | 5.65 | | 0.074 | 0.028 | 0.427 | | 0.421 | 0.005 | 0.426 |
| \$125,000 | 0.41 | | 0.715 | 0.005 | 0.34 | | 0.663 | 0.358 | 7.07 | | 0.046 | 0.017 | 0.380 | | 0.375 | 0.005 | 0.380 |
| \$150,000 | 0.49 | | 0.673 | 0.005 | 0.41 | | 0.604 | 0.326 | 8.48 | | 0.030 | 0.011 | 0.342 | | 0.338 | 0.005 | 0.343 |
| \$175,000 | 0.58 | | 0.630 | 0.004 | 0.47 | | 0.559 | 0.302 | 9.89 | | 0.020 | 0.007 | 0.313 | | 0.309 | 0.005 | 0.314 |
| \$200,000 | 0.66 | | 0.594 | 0.004 | 0.54 | | 0.514 | 0.278 | 11.30 | | 0.013 | 0.005 | 0.287 | | 0.283 | 0.005 | 0.288 |
| \$225,000 | 0.74 | | 0.561 | 0.004 | 0.61 | | 0.476 | 0.257 | 12.72 | | 0.009 | 0.003 | 0.264 | | 0.261 | 0.005 | 0.266 |
| \$250,000 | 0.82 | | 0.530 | 0.004 | 0.68 | | 0.442 | 0.239 | 14.13 | | 0.006 | 0.002 | 0.245 | | 0.242 | 0.005 | 0.247 |
| \$275,000 | 0.90 | | 0.501 | 0.004 | 0.74 | | 0.417 | 0.225 | 15.54 | | 0.005 | 0.002 | 0.231 | | 0.228 | 0.005 | 0.233 |
| \$300,000 | 0.99 | | 0.470 | 0.003 | 0.81 | | 0.391 | 0.211 | 16.96 | | 0.003 | 0.001 | 0.215 | | 0.212 | 0.005 | 0.217 |
| \$325,000 | 1.07 | | 0.445 | 0.003 | 0.88 | | 0.368 | 0.199 | 18.37 | | 0.002 | 0.001 | 0.203 | | 0.200 | 0.005 | 0.205 |
| \$350,000 | 1.15 | | 0.421 | 0.003 | 0.95 | | 0.348 | 0.188 | 19.78 | | 0.002 | 0.001 | 0.192 | | 0.190 | 0.005 | 0.195 |
| \$375,000 | 1.23 | | 0.399 | 0.003 | 1.01 | | 0.332 | 0.179 | 21.20 | | 0.001 | 0.000 | 0.182 | | 0.180 | 0.005 | 0.185 |
| \$400,000 | 1.32 | | 0.375 | 0.003 | 1.08 | | 0.316 | 0.171 | 22.61 | | 0.001 | 0.000 | 0.174 | | 0.172 | 0.005 | 0.177 |
| \$425,000 | 1.40 | | 0.355 | 0.002 | 1.15 | | 0.301 | 0.163 | 24.02 | | 0.001 | 0.000 | 0.165 | | 0.163 | 0.005 | 0.168 |
| \$450,000 | 1.48 | | 0.337 | 0.002 | 1.22 | | 0.288 | 0.156 | 25.44 | | 0.001 | 0.000 | 0.158 | | 0.156 | 0.005 | 0.161 |
| \$475,000 | 1.56 | | 0.319 | 0.002 | 1.28 | | 0.277 | 0.150 | 26.85 | | 0.000 | 0.000 | 0.152 | | 0.150 | 0.005 | 0.155 |
| \$500,000 | 1.64 | | 0.303 | 0.002 | 1.35 | | 0.266 | 0.144 | 28.26 | | 0.000 | 0.000 | 0.146 | | 0.144 | 0.005 | 0.149 |
| \$600,000 | 1.97 | | 0.244 | 0.002 | 1.62 | | 0.230 | 0.124 | 33.91 | | 0.000 | 0.000 | 0.126 | | 0.124 | 0.005 | 0.129 |
| \$700,000 | 2.30 | | 0.197 | 0.001 | 1.89 | | 0.204 | 0.110 | 39.57 | | 0.000 | 0.000 | 0.111 | | 0.110 | 0.005 | 0.115 |
| \$800,000 | 2.63 | | 0.159 | 0.001 | 2.16 | | 0.183 | 0.099 | 45.22 | | 0.000 | 0.000 | 0.100 | | 0.099 | 0.005 | 0.104 |
| \$900,000 | 2.96 | | 0.129 | 0.001 | 2.43 | | 0.166 | 0.090 | 50.87 | | 0.000 | 0.000 | 0.091 | | 0.090 | 0.005 | 0.095 |
| \$1,000,000 | 3.29 | | 0.105 | 0.001 | 2.70 | | 0.153 | 0.083 | 56.52 | | 0.000 | 0.000 | 0.084 | | 0.083 | 0.005 | 0.088 |
| \$2,000,000 | 6.58 | | 0.014 | 0.000 | 5.40 | | 0.087 | 0.047 | 113.05 | | 0.000 | 0.000 | 0.047 | | 0.046 | 0.005 | 0.051 |
| \$3,000,000 | 9.87 | | 0.002 | 0.000 | 8.11 | | 0.062 | 0.033 | 169.57 | | 0.000 | 0.000 | 0.033 | | 0.033 | 0.005 | 0.038 |
| \$4,000,000 | 13.16 | | 0.000 | 0.000 | 10.81 | | 0.049 | 0.026 | 226.09 | | 0.000 | 0.000 | 0.026 | | 0.026 | 0.005 | 0.031 |
| \$5,000,000 | 16.45 | | 0.000 | 0.000 | 13.51 | | 0.041 | 0.022 | 282.61 | | 0.000 | 0.000 | 0.022 | | 0.022 | 0.005 | 0.027 |
| \$6,000,000 | 19.73 | | 0.000 | 0.000 | 16.21 | | 0.035 | 0.019 | 339.14 | | 0.000 | 0.000 | 0.019 | | 0.019 | 0.005 | 0.024 |
| \$7,000,000 | 23.02 | | 0.000 | 0.000 | 18.91 | | 0.031 | 0.017 | 395.66 | | 0.000 | 0.000 | 0.017 | | 0.017 | 0.005 | 0.022 |
| \$8,000,000 | 26.31 | | 0.000 | 0.000 | 21.62 | | 0.028 | 0.015 | 452.18 | | 0.000 | 0.000 | 0.015 | | 0.015 | 0.005 | 0.020 |
| \$9,000,000 | 29.60 | | 0.000 | 0.000 | 24.32 | | 0.025 | 0.014 | 508.70 | | 0.000 | 0.000 | 0.014 | | 0.014 | 0.005 | 0.019 |
| \$10,000,000 | 32.89 | | 0.000 | 0.000 | 27.02 | | 0.023 | 0.012 | 565.23 | | 0.000 | 0.000 | 0.012 | | 0.012 | 0.005 | 0.017 |

Death Average Cost Per Case
 P.T./Major Average Cost Per Case
 Minor/T.T. Average Cost Per Case

\$304,039
 \$370,111
 \$17,692

Target Cost Ratio
 Loss Adjustment Expense
 Assessment Factor

0.9866
 1.000
 1.000

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

| 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 | 0.03 | 0.015 | 0.972 | 0.015 | 0.02 | 0.679 | 0.980 | 0.665 | 0.50 | 0.257 | 0.690 | 0.177 | 0.857 | 0.987 | 0.846 | 0.005 | 0.851 |
| \$15,000 | 0.04 | | 0.964 | 0.014 | 0.03 | | 0.970 | 0.659 | 0.75 | | 0.592 | 0.152 | 0.825 | | 0.814 | 0.005 | 0.819 |
| \$20,000 | 0.05 | | 0.955 | 0.014 | 0.05 | | 0.950 | 0.645 | 1.00 | | 0.513 | 0.132 | 0.791 | | 0.781 | 0.005 | 0.786 |
| \$25,000 | 0.07 | | 0.938 | 0.014 | 0.06 | | 0.940 | 0.638 | 1.25 | | 0.448 | 0.115 | 0.767 | | 0.757 | 0.005 | 0.762 |
| \$30,000 | 0.08 | | 0.930 | 0.014 | 0.07 | | 0.930 | 0.631 | 1.49 | | 0.396 | 0.102 | 0.747 | | 0.737 | 0.005 | 0.742 |
| \$35,000 | 0.09 | | 0.922 | 0.014 | 0.08 | | 0.920 | 0.625 | 1.74 | | 0.350 | 0.090 | 0.729 | | 0.720 | 0.005 | 0.725 |
| \$40,000 | 0.11 | | 0.907 | 0.014 | 0.09 | | 0.910 | 0.618 | 1.99 | | 0.311 | 0.080 | 0.712 | | 0.703 | 0.005 | 0.708 |
| \$50,000 | 0.13 | | 0.892 | 0.013 | 0.11 | | 0.890 | 0.604 | 2.49 | | 0.248 | 0.064 | 0.681 | | 0.672 | 0.005 | 0.677 |
| \$75,000 | 0.20 | | 0.842 | 0.013 | 0.17 | | 0.830 | 0.564 | 3.74 | | 0.148 | 0.038 | 0.615 | | 0.607 | 0.005 | 0.612 |
| \$100,000 | 0.26 | | 0.803 | 0.012 | 0.23 | | 0.770 | 0.523 | 4.98 | | 0.093 | 0.024 | 0.559 | | 0.552 | 0.005 | 0.557 |
| \$125,000 | 0.33 | | 0.760 | 0.011 | 0.28 | | 0.720 | 0.489 | 6.23 | | 0.060 | 0.015 | 0.515 | | 0.508 | 0.005 | 0.513 |
| \$150,000 | 0.40 | | 0.721 | 0.011 | 0.34 | | 0.663 | 0.450 | 7.47 | | 0.041 | 0.011 | 0.472 | | 0.466 | 0.005 | 0.471 |
| \$175,000 | 0.46 | | 0.689 | 0.010 | 0.40 | | 0.612 | 0.416 | 8.72 | | 0.028 | 0.007 | 0.433 | | 0.427 | 0.005 | 0.432 |
| \$200,000 | 0.53 | | 0.654 | 0.010 | 0.46 | | 0.566 | 0.384 | 9.96 | | 0.019 | 0.005 | 0.399 | | 0.394 | 0.005 | 0.399 |
| \$225,000 | 0.59 | | 0.626 | 0.009 | 0.51 | | 0.533 | 0.362 | 11.21 | | 0.014 | 0.004 | 0.375 | | 0.370 | 0.005 | 0.375 |
| \$250,000 | 0.66 | | 0.594 | 0.009 | 0.57 | | 0.497 | 0.337 | 12.45 | | 0.010 | 0.003 | 0.349 | | 0.344 | 0.005 | 0.349 |
| \$275,000 | 0.72 | | 0.569 | 0.009 | 0.63 | | 0.466 | 0.316 | 13.70 | | 0.007 | 0.002 | 0.327 | | 0.323 | 0.005 | 0.328 |
| \$300,000 | 0.79 | | 0.542 | 0.008 | 0.68 | | 0.442 | 0.300 | 14.94 | | 0.005 | 0.001 | 0.309 | | 0.305 | 0.005 | 0.310 |
| \$325,000 | 0.86 | | 0.515 | 0.008 | 0.74 | | 0.417 | 0.283 | 16.19 | | 0.004 | 0.001 | 0.292 | | 0.288 | 0.005 | 0.293 |
| \$350,000 | 0.92 | | 0.494 | 0.007 | 0.80 | | 0.395 | 0.268 | 17.43 | | 0.003 | 0.001 | 0.276 | | 0.272 | 0.005 | 0.277 |
| \$375,000 | 0.99 | | 0.470 | 0.007 | 0.85 | | 0.378 | 0.257 | 18.68 | | 0.002 | 0.001 | 0.265 | | 0.262 | 0.005 | 0.267 |
| \$400,000 | 1.05 | | 0.451 | 0.007 | 0.91 | | 0.359 | 0.244 | 19.92 | | 0.002 | 0.001 | 0.252 | | 0.249 | 0.005 | 0.254 |
| \$425,000 | 1.12 | | 0.430 | 0.006 | 0.97 | | 0.343 | 0.233 | 21.17 | | 0.001 | 0.000 | 0.239 | | 0.236 | 0.005 | 0.241 |
| \$450,000 | 1.19 | | 0.410 | 0.006 | 1.02 | | 0.330 | 0.224 | 22.41 | | 0.001 | 0.000 | 0.230 | | 0.227 | 0.005 | 0.232 |
| \$475,000 | 1.25 | | 0.393 | 0.006 | 1.08 | | 0.316 | 0.215 | 23.66 | | 0.001 | 0.000 | 0.221 | | 0.218 | 0.005 | 0.223 |
| \$500,000 | 1.32 | | 0.375 | 0.006 | 1.14 | | 0.303 | 0.206 | 24.91 | | 0.001 | 0.000 | 0.212 | | 0.209 | 0.005 | 0.214 |
| \$600,000 | 1.58 | | 0.315 | 0.005 | 1.37 | | 0.263 | 0.179 | 29.89 | | 0.000 | 0.000 | 0.184 | | 0.182 | 0.005 | 0.187 |
| \$700,000 | 1.84 | | 0.265 | 0.004 | 1.59 | | 0.234 | 0.159 | 34.87 | | 0.000 | 0.000 | 0.163 | | 0.161 | 0.005 | 0.166 |
| \$800,000 | 2.11 | | 0.222 | 0.003 | 1.82 | | 0.210 | 0.143 | 39.85 | | 0.000 | 0.000 | 0.146 | | 0.144 | 0.005 | 0.149 |
| \$900,000 | 2.37 | | 0.188 | 0.003 | 2.05 | | 0.191 | 0.130 | 44.83 | | 0.000 | 0.000 | 0.133 | | 0.131 | 0.005 | 0.136 |
| \$1,000,000 | 2.63 | | 0.159 | 0.002 | 2.28 | | 0.175 | 0.119 | 49.81 | | 0.000 | 0.000 | 0.121 | | 0.119 | 0.005 | 0.124 |
| \$2,000,000 | 5.27 | | 0.031 | 0.000 | 4.55 | | 0.100 | 0.068 | 99.62 | | 0.000 | 0.000 | 0.068 | | 0.067 | 0.005 | 0.072 |
| \$3,000,000 | 7.90 | | 0.006 | 0.000 | 6.83 | | 0.071 | 0.048 | 149.43 | | 0.000 | 0.000 | 0.048 | | 0.047 | 0.005 | 0.052 |
| \$4,000,000 | 10.54 | | 0.001 | 0.000 | 9.10 | | 0.056 | 0.038 | 199.24 | | 0.000 | 0.000 | 0.038 | | 0.038 | 0.005 | 0.043 |
| \$5,000,000 | 13.17 | | 0.000 | 0.000 | 11.38 | | 0.047 | 0.032 | 249.05 | | 0.000 | 0.000 | 0.032 | | 0.032 | 0.005 | 0.037 |
| \$6,000,000 | 15.81 | | 0.000 | 0.000 | 13.65 | | 0.040 | 0.027 | 298.86 | | 0.000 | 0.000 | 0.027 | | 0.027 | 0.005 | 0.032 |
| \$7,000,000 | 18.44 | | 0.000 | 0.000 | 15.93 | | 0.036 | 0.024 | 348.68 | | 0.000 | 0.000 | 0.024 | | 0.024 | 0.005 | 0.029 |
| \$8,000,000 | 21.08 | | 0.000 | 0.000 | 18.21 | | 0.032 | 0.022 | 398.49 | | 0.000 | 0.000 | 0.022 | | 0.022 | 0.005 | 0.027 |
| \$9,000,000 | 23.71 | | 0.000 | 0.000 | 20.48 | | 0.029 | 0.020 | 448.30 | | 0.000 | 0.000 | 0.020 | | 0.020 | 0.005 | 0.025 |
| \$10,000,000 | 26.35 | | 0.000 | 0.000 | 22.76 | | 0.027 | 0.018 | 498.11 | | 0.000 | 0.000 | 0.018 | | 0.018 | 0.005 | 0.023 |

| | | | |
|----------------------------------|-----------|-------------------------|--------|
| Death Average Cost Per Case | \$379,534 | Target Cost Ratio | 0.9866 |
| P.T./Major Average Cost Per Case | \$439,405 | Loss Adjustment Expense | 1.000 |
| Minor/T.T. Average Cost Per Case | \$20,076 | Assessment Factor | 1.000 |

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

| 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 | 0.029 | 0.981 | 0.028 | 0.02 | 0.760 | 0.980 | 0.745 | 0.47 | 0.180 | 0.704 | 0.127 | 0.900 | 0.987 | 0.888 | 0.005 | 0.893 |
| \$15,000 | 0.03 | | 0.972 | 0.028 | 0.03 | | 0.970 | 0.737 | 0.71 | | 0.606 | 0.109 | 0.874 | | 0.863 | 0.005 | 0.868 |
| \$20,000 | 0.04 | | 0.964 | 0.028 | 0.04 | | 0.960 | 0.730 | 0.94 | | 0.531 | 0.096 | 0.854 | | 0.843 | 0.005 | 0.848 |
| \$25,000 | 0.06 | | 0.947 | 0.027 | 0.05 | | 0.950 | 0.722 | 1.18 | | 0.465 | 0.084 | 0.833 | | 0.822 | 0.005 | 0.827 |
| \$30,000 | 0.07 | | 0.938 | 0.027 | 0.06 | | 0.940 | 0.714 | 1.42 | | 0.410 | 0.074 | 0.815 | | 0.804 | 0.005 | 0.809 |
| \$35,000 | 0.08 | | 0.930 | 0.027 | 0.07 | | 0.930 | 0.707 | 1.65 | | 0.366 | 0.066 | 0.800 | | 0.790 | 0.005 | 0.795 |
| \$40,000 | 0.09 | | 0.922 | 0.027 | 0.08 | | 0.920 | 0.699 | 1.89 | | 0.326 | 0.059 | 0.785 | | 0.775 | 0.005 | 0.780 |
| \$50,000 | 0.11 | | 0.907 | 0.026 | 0.10 | | 0.900 | 0.684 | 2.36 | | 0.262 | 0.047 | 0.757 | | 0.747 | 0.005 | 0.752 |
| \$75,000 | 0.17 | | 0.863 | 0.025 | 0.15 | | 0.850 | 0.646 | 3.54 | | 0.160 | 0.029 | 0.700 | | 0.691 | 0.005 | 0.696 |
| \$100,000 | 0.22 | | 0.829 | 0.024 | 0.19 | | 0.810 | 0.616 | 4.72 | | 0.102 | 0.018 | 0.658 | | 0.649 | 0.005 | 0.654 |
| \$125,000 | 0.28 | | 0.790 | 0.023 | 0.24 | | 0.760 | 0.578 | 5.90 | | 0.068 | 0.012 | 0.613 | | 0.605 | 0.005 | 0.610 |
| \$150,000 | 0.33 | | 0.760 | 0.022 | 0.29 | | 0.710 | 0.540 | 7.08 | | 0.046 | 0.008 | 0.570 | | 0.563 | 0.005 | 0.568 |
| \$175,000 | 0.39 | | 0.726 | 0.021 | 0.34 | | 0.663 | 0.504 | 8.26 | | 0.032 | 0.006 | 0.531 | | 0.524 | 0.005 | 0.529 |
| \$200,000 | 0.44 | | 0.699 | 0.020 | 0.39 | | 0.620 | 0.471 | 9.44 | | 0.022 | 0.004 | 0.495 | | 0.489 | 0.005 | 0.494 |
| \$225,000 | 0.50 | | 0.668 | 0.019 | 0.44 | | 0.581 | 0.442 | 10.62 | | 0.016 | 0.003 | 0.464 | | 0.458 | 0.005 | 0.463 |
| \$250,000 | 0.55 | | 0.644 | 0.019 | 0.49 | | 0.546 | 0.415 | 11.80 | | 0.012 | 0.002 | 0.436 | | 0.430 | 0.005 | 0.435 |
| \$275,000 | 0.61 | | 0.616 | 0.018 | 0.54 | | 0.514 | 0.391 | 12.98 | | 0.009 | 0.002 | 0.411 | | 0.406 | 0.005 | 0.411 |
| \$300,000 | 0.66 | | 0.594 | 0.017 | 0.58 | | 0.491 | 0.373 | 14.16 | | 0.006 | 0.001 | 0.391 | | 0.386 | 0.005 | 0.391 |
| \$325,000 | 0.72 | | 0.569 | 0.017 | 0.63 | | 0.466 | 0.354 | 15.34 | | 0.005 | 0.001 | 0.372 | | 0.367 | 0.005 | 0.372 |
| \$350,000 | 0.77 | | 0.549 | 0.016 | 0.68 | | 0.442 | 0.336 | 16.51 | | 0.004 | 0.001 | 0.353 | | 0.348 | 0.005 | 0.353 |
| \$375,000 | 0.83 | | 0.526 | 0.015 | 0.73 | | 0.421 | 0.320 | 17.69 | | 0.003 | 0.001 | 0.336 | | 0.332 | 0.005 | 0.337 |
| \$400,000 | 0.89 | | 0.505 | 0.015 | 0.78 | | 0.402 | 0.306 | 18.87 | | 0.002 | 0.000 | 0.321 | | 0.317 | 0.005 | 0.322 |
| \$425,000 | 0.94 | | 0.487 | 0.014 | 0.83 | | 0.384 | 0.292 | 20.05 | | 0.002 | 0.000 | 0.306 | | 0.302 | 0.005 | 0.307 |
| \$450,000 | 1.00 | | 0.467 | 0.014 | 0.88 | | 0.368 | 0.280 | 21.23 | | 0.001 | 0.000 | 0.294 | | 0.290 | 0.005 | 0.295 |
| \$475,000 | 1.05 | | 0.451 | 0.013 | 0.92 | | 0.356 | 0.271 | 22.41 | | 0.001 | 0.000 | 0.284 | | 0.280 | 0.005 | 0.285 |
| \$500,000 | 1.11 | | 0.433 | 0.013 | 0.97 | | 0.343 | 0.261 | 23.59 | | 0.001 | 0.000 | 0.274 | | 0.270 | 0.005 | 0.275 |
| \$600,000 | 1.33 | | 0.373 | 0.011 | 1.17 | | 0.297 | 0.226 | 28.31 | | 0.000 | 0.000 | 0.237 | | 0.234 | 0.005 | 0.239 |
| \$700,000 | 1.55 | | 0.321 | 0.009 | 1.36 | | 0.265 | 0.201 | 33.03 | | 0.000 | 0.000 | 0.210 | | 0.207 | 0.005 | 0.212 |
| \$800,000 | 1.77 | | 0.278 | 0.008 | 1.56 | | 0.237 | 0.180 | 37.75 | | 0.000 | 0.000 | 0.188 | | 0.186 | 0.005 | 0.191 |
| \$900,000 | 1.99 | | 0.240 | 0.007 | 1.75 | | 0.217 | 0.165 | 42.47 | | 0.000 | 0.000 | 0.172 | | 0.170 | 0.005 | 0.175 |
| \$1,000,000 | 2.21 | | 0.208 | 0.006 | 1.95 | | 0.199 | 0.151 | 47.19 | | 0.000 | 0.000 | 0.157 | | 0.155 | 0.005 | 0.160 |
| \$2,000,000 | 4.43 | | 0.052 | 0.002 | 3.89 | | 0.113 | 0.086 | 94.37 | | 0.000 | 0.000 | 0.088 | | 0.087 | 0.005 | 0.092 |
| \$3,000,000 | 6.64 | | 0.014 | 0.000 | 5.84 | | 0.081 | 0.062 | 141.56 | | 0.000 | 0.000 | 0.062 | | 0.061 | 0.005 | 0.066 |
| \$4,000,000 | 8.85 | | 0.004 | 0.000 | 7.78 | | 0.064 | 0.049 | 188.74 | | 0.000 | 0.000 | 0.049 | | 0.048 | 0.005 | 0.053 |
| \$5,000,000 | 11.06 | | 0.001 | 0.000 | 9.73 | | 0.053 | 0.040 | 235.93 | | 0.000 | 0.000 | 0.040 | | 0.039 | 0.005 | 0.044 |
| \$6,000,000 | 13.28 | | 0.000 | 0.000 | 11.67 | | 0.046 | 0.035 | 283.11 | | 0.000 | 0.000 | 0.035 | | 0.035 | 0.005 | 0.040 |
| \$7,000,000 | 15.49 | | 0.000 | 0.000 | 13.62 | | 0.040 | 0.030 | 330.30 | | 0.000 | 0.000 | 0.030 | | 0.030 | 0.005 | 0.035 |
| \$8,000,000 | 17.70 | | 0.000 | 0.000 | 15.56 | | 0.036 | 0.027 | 377.48 | | 0.000 | 0.000 | 0.027 | | 0.027 | 0.005 | 0.032 |
| \$9,000,000 | 19.91 | | 0.000 | 0.000 | 17.51 | | 0.033 | 0.025 | 424.67 | | 0.000 | 0.000 | 0.025 | | 0.025 | 0.005 | 0.030 |
| \$10,000,000 | 22.13 | | 0.000 | 0.000 | 19.46 | | 0.030 | 0.023 | 471.85 | | 0.000 | 0.000 | 0.023 | | 0.023 | 0.005 | 0.028 |

| | | | |
|----------------------------------|-----------|-------------------------|--------|
| Death Average Cost Per Case | \$451,940 | Target Cost Ratio | 0.9866 |
| P.T./Major Average Cost Per Case | \$513,997 | Loss Adjustment Expense | 1.000 |
| Minor/T.T. Average Cost Per Case | \$21,193 | Assessment Factor | 1.000 |

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefit
 Excess Loss Factors Calculator
 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 | 0.765 | 0.053 | 0.777 | 0.468 | 0.857 | 0.387 | 0.900 | 0.092 | 0.819 | |
| \$15,000 | 0.716 | 0.053 | 0.733 | 0.468 | 0.825 | 0.387 | 0.874 | 0.092 | 0.781 | |
| \$20,000 | 0.671 | 0.053 | 0.698 | 0.468 | 0.791 | 0.387 | 0.854 | 0.092 | 0.747 | |
| \$25,000 | 0.638 | 0.053 | 0.663 | 0.468 | 0.767 | 0.387 | 0.833 | 0.092 | 0.718 | |
| \$30,000 | 0.605 | 0.053 | 0.636 | 0.468 | 0.747 | 0.387 | 0.815 | 0.092 | 0.694 | |
| \$35,000 | 0.580 | 0.053 | 0.613 | 0.468 | 0.729 | 0.387 | 0.800 | 0.092 | 0.673 | |
| \$40,000 | 0.559 | 0.053 | 0.589 | 0.468 | 0.712 | 0.387 | 0.785 | 0.092 | 0.653 | |
| \$50,000 | 0.518 | 0.053 | 0.550 | 0.468 | 0.681 | 0.387 | 0.757 | 0.092 | 0.618 | |
| \$75,000 | 0.438 | 0.053 | 0.483 | 0.468 | 0.615 | 0.387 | 0.700 | 0.092 | 0.552 | |
| \$100,000 | 0.382 | 0.053 | 0.427 | 0.468 | 0.559 | 0.387 | 0.658 | 0.092 | 0.497 | |
| \$125,000 | 0.339 | 0.053 | 0.380 | 0.468 | 0.515 | 0.387 | 0.613 | 0.092 | 0.452 | |
| \$150,000 | 0.304 | 0.053 | 0.342 | 0.468 | 0.472 | 0.387 | 0.570 | 0.092 | 0.411 | |
| \$175,000 | 0.276 | 0.053 | 0.313 | 0.468 | 0.433 | 0.387 | 0.531 | 0.092 | 0.378 | |
| \$200,000 | 0.253 | 0.053 | 0.287 | 0.468 | 0.399 | 0.387 | 0.495 | 0.092 | 0.348 | |
| \$225,000 | 0.229 | 0.053 | 0.264 | 0.468 | 0.375 | 0.387 | 0.464 | 0.092 | 0.324 | |
| \$250,000 | 0.213 | 0.053 | 0.245 | 0.468 | 0.349 | 0.387 | 0.436 | 0.092 | 0.301 | |
| \$275,000 | 0.199 | 0.053 | 0.231 | 0.468 | 0.327 | 0.387 | 0.411 | 0.092 | 0.283 | |
| \$300,000 | 0.186 | 0.053 | 0.215 | 0.468 | 0.309 | 0.387 | 0.391 | 0.092 | 0.266 | |
| \$325,000 | 0.176 | 0.053 | 0.203 | 0.468 | 0.292 | 0.387 | 0.372 | 0.092 | 0.252 | |
| \$350,000 | 0.167 | 0.053 | 0.192 | 0.468 | 0.276 | 0.387 | 0.353 | 0.092 | 0.238 | |
| \$375,000 | 0.156 | 0.053 | 0.182 | 0.468 | 0.265 | 0.387 | 0.336 | 0.092 | 0.227 | |
| \$400,000 | 0.149 | 0.053 | 0.174 | 0.468 | 0.252 | 0.387 | 0.321 | 0.092 | 0.216 | |
| \$425,000 | 0.143 | 0.053 | 0.165 | 0.468 | 0.239 | 0.387 | 0.306 | 0.092 | 0.205 | |
| \$450,000 | 0.137 | 0.053 | 0.158 | 0.468 | 0.230 | 0.387 | 0.294 | 0.092 | 0.197 | |
| \$475,000 | 0.131 | 0.053 | 0.152 | 0.468 | 0.221 | 0.387 | 0.284 | 0.092 | 0.190 | |
| \$500,000 | 0.126 | 0.053 | 0.146 | 0.468 | 0.212 | 0.387 | 0.274 | 0.092 | 0.182 | |
| \$600,000 | 0.109 | 0.053 | 0.126 | 0.468 | 0.184 | 0.387 | 0.237 | 0.092 | 0.158 | |
| \$700,000 | 0.095 | 0.053 | 0.111 | 0.468 | 0.163 | 0.387 | 0.210 | 0.092 | 0.139 | |
| \$800,000 | 0.086 | 0.053 | 0.100 | 0.468 | 0.146 | 0.387 | 0.188 | 0.092 | 0.125 | |
| \$900,000 | 0.078 | 0.053 | 0.091 | 0.468 | 0.133 | 0.387 | 0.172 | 0.092 | 0.114 | |
| \$1,000,000 | 0.071 | 0.053 | 0.084 | 0.468 | 0.121 | 0.387 | 0.157 | 0.092 | 0.104 | |
| \$2,000,000 | 0.040 | 0.053 | 0.047 | 0.468 | 0.068 | 0.387 | 0.088 | 0.092 | 0.059 | 0.5673 |
| \$3,000,000 | 0.029 | 0.053 | 0.033 | 0.468 | 0.048 | 0.387 | 0.062 | 0.092 | 0.041 | 0.3942 |
| \$4,000,000 | 0.023 | 0.053 | 0.026 | 0.468 | 0.038 | 0.387 | 0.049 | 0.092 | 0.033 | 0.3173 |
| \$5,000,000 | 0.019 | 0.053 | 0.022 | 0.468 | 0.032 | 0.387 | 0.040 | 0.092 | 0.027 | 0.2596 |
| \$6,000,000 | 0.016 | 0.053 | 0.019 | 0.468 | 0.027 | 0.387 | 0.035 | 0.092 | 0.023 | 0.2212 |
| \$7,000,000 | 0.014 | 0.053 | 0.017 | 0.468 | 0.024 | 0.387 | 0.030 | 0.092 | 0.021 | 0.2019 |
| \$8,000,000 | 0.013 | 0.053 | 0.015 | 0.468 | 0.022 | 0.387 | 0.027 | 0.092 | 0.019 | 0.1827 |
| \$9,000,000 | 0.012 | 0.053 | 0.014 | 0.468 | 0.020 | 0.387 | 0.025 | 0.092 | 0.017 | 0.1635 |
| \$10,000,000 | 0.011 | 0.053 | 0.012 | 0.468 | 0.018 | 0.387 | 0.023 | 0.092 | 0.015 | 0.1442 |