

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

Page 10 compares the proposed 2014 excess loss factors with the current 2013 excess loss factors.

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

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal	419,921						
	P.T.	2,698,134						
	PP	188,734						
	T.T.	21,229						
	MO	1,388						
II.	Injury Type	Hazard Group						
	Fatal	294,325	323,377	355,983	392,683	434,119	481,054	534,392
	P.T.	1,760,398	1,970,787	2,226,296	2,537,820	2,919,232	3,388,281	3,967,776
	PP	130,849	148,738	169,072	192,187	218,462	248,329	282,280
	T.T.	18,291	19,312	20,390	21,528	22,729	23,997	25,337
	MO	1,213	1,281	1,354	1,431	1,512	1,598	1,689

Exhibit II
Combined Injury Weights

Hazard Group A			Hazard Group B			Hazard Group C			Hazard Group D		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	2,398,900	0.010	Death	15,492,863	0.011	Death	31,676,824	0.012	Death	17,003,224	0.015
P.T.	4,318,020	0.018	P.T.	32,394,169	0.023	P.T.	71,914,952	0.028	P.T.	43,074,833	0.038
PP	121,864,126	0.508	PP	801,403,564	0.569	PP	1,622,367,063	0.632	PP	744,741,198	0.657
T.T.	74,845,684	0.312	T.T.	380,279,371	0.270	T.T.	583,024,786	0.227	T.T.	238,045,132	0.210
Medical Only	36,463,282	0.152	Medical Only	178,872,149	0.127	Medical Only	259,407,504	0.101	Medical Only	90,683,860	0.080
Total	239,890,012		Total	1,408,442,116		Total	2,568,391,129		Total	1,133,548,247	
Hazard Group E			Hazard Group F			Hazard Group G					
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights			
Death	43,530,545	0.019	Death	29,246,330	0.023	Death	17,115,109	0.057			
P.T.	98,516,497	0.043	P.T.	86,467,411	0.068	P.T.	27,924,651	0.093			
PP	1,569,390,704	0.685	PP	873,575,169	0.687	PP	202,678,921	0.675			
T.T.	453,634,101	0.198	T.T.	223,798,005	0.176	T.T.	40,235,519	0.134			
Medical Only	126,009,473	0.055	Medical Only	58,492,661	0.046	Medical Only	12,310,868	0.041			
Total	2,291,081,320		Total	1,271,579,576		Total	300,265,068				

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Excess Loss Factors Calculation
Hazard Group A

LOSS LIMIT	DEATH			P.T.			PP			T.T.			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSESS.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.010	0.9711	0.0097	0.018	0.9942	0.0179	0.508	0.9280	0.4714	0.312	0.6129	0.1912	0.152	0.1165	0.0177	0.7079	0.9860
\$15,000		0.9574	0.0096		0.9913	0.0178		0.8952	0.4547		0.5059	0.1578		0.0813	0.0124	0.6523	
\$20,000		0.9441	0.0094		0.9885	0.0178		0.8641	0.4390		0.4271	0.1333		0.0626	0.0095	0.6090	
\$25,000		0.9309	0.0093		0.9857	0.0177		0.8348	0.4241		0.3665	0.1144		0.0510	0.0078	0.5733	
\$30,000		0.9179	0.0092		0.9828	0.0177		0.8068	0.4099		0.3188	0.0995		0.0431	0.0066	0.5429	
\$35,000		0.9050	0.0090		0.9800	0.0176		0.7802	0.3964		0.2804	0.0875		0.0374	0.0057	0.5162	
\$40,000		0.8922	0.0089		0.9772	0.0176		0.7548	0.3834		0.2490	0.0777		0.0331	0.0050	0.4926	
\$50,000		0.8670	0.0087		0.9717	0.0175		0.7069	0.3591		0.2007	0.0626		0.0270	0.0041	0.4520	
\$75,000		0.8071	0.0081		0.9581	0.0172		0.6016	0.3056		0.1252	0.0391		0.0158	0.0024	0.3724	
\$100,000		0.7521	0.0075		0.9450	0.0170		0.5139	0.2611		0.0805	0.0251		0.0117	0.0018	0.3125	
\$125,000		0.7013	0.0070		0.9322	0.0168		0.4429	0.2250		0.0532	0.0166		0.0096	0.0015	0.2669	
\$150,000		0.6539	0.0065		0.9196	0.0166		0.3867	0.1964		0.0371	0.0116		0.0082	0.0012	0.2323	
\$175,000		0.6098	0.0061		0.9071	0.0163		0.3420	0.1738		0.0275	0.0086		0.0071	0.0011	0.2059	
\$200,000		0.5691	0.0057		0.8948	0.0161		0.3053	0.1551		0.0213	0.0067		0.0064	0.0010	0.1846	
\$225,000		0.5318	0.0053		0.8826	0.0159		0.2743	0.1393		0.0168	0.0052		0.0058	0.0009	0.1666	
\$250,000		0.4976	0.0050		0.8708	0.0157		0.2482	0.1261		0.0135	0.0042		0.0053	0.0008	0.1518	
\$275,000		0.4663	0.0047		0.8590	0.0155		0.2262	0.1149		0.0110	0.0034		0.0049	0.0007	0.1392	
\$300,000		0.4378	0.0044		0.8475	0.0153		0.2072	0.1053		0.0092	0.0029		0.0045	0.0007	0.1286	
\$325,000		0.4108	0.0041		0.8360	0.0150		0.1904	0.0967		0.0077	0.0024		0.0043	0.0007	0.1189	
\$350,000		0.3848	0.0038		0.8258	0.0149		0.1757	0.0893		0.0065	0.0020		0.0042	0.0006	0.1106	
\$375,000		0.3611	0.0036		0.8142	0.0147		0.1628	0.0827		0.0055	0.0017		0.0042	0.0006	0.1033	
\$400,000		0.3402	0.0034		0.8018	0.0144		0.1515	0.0770		0.0047	0.0015		0.0041	0.0006	0.0969	
\$425,000		0.3217	0.0032		0.7898	0.0142		0.1417	0.0720		0.0037	0.0012		0.0041	0.0006	0.0912	
\$450,000		0.3052	0.0031		0.7783	0.0140		0.1330	0.0676		0.0032	0.0010		0.0042	0.0006	0.0863	
\$475,000		0.2904	0.0029		0.7675	0.0138		0.1253	0.0637		0.0026	0.0008		0.0040	0.0006	0.0818	
\$500,000		0.2770	0.0028		0.7571	0.0136		0.1184	0.0602		0.0022	0.0007		0.0040	0.0001	0.0774	
\$600,000		0.2342	0.0023		0.7181	0.0129		0.0969	0.0492		0.0012	0.0004		0.0000	0.0000	0.0648	
\$700,000		0.2031	0.0020		0.6806	0.0123		0.0818	0.0415		0.0007	0.0002		0.0000	0.0000	0.0560	
\$800,000		0.1796	0.0018		0.6441	0.0116		0.0706	0.0359		0.0004	0.0001		0.0000	0.0000	0.0494	
\$900,000		0.1610	0.0016		0.6092	0.0110		0.0621	0.0315		0.0003	0.0001		0.0000	0.0000	0.0442	
\$1,000,000		0.1460	0.0015		0.5762	0.0104		0.0553	0.0281		0.0002	0.0001		0.0000	0.0000	0.0401	
\$2,000,000		0.0766	0.0008		0.3533	0.0064		0.0260	0.0132		0.0000	0.0000		0.0000	0.0000	0.0204	
\$3,000,000		0.0524	0.0005		0.2443	0.0044		0.0169	0.0086		0.0000	0.0000		0.0000	0.0000	0.0135	
\$4,000,000		0.0400	0.0004		0.1819	0.0033		0.0125	0.0064		0.0000	0.0000		0.0000	0.0000	0.0101	
\$5,000,000		0.0324	0.0003		0.1417	0.0025		0.0100	0.0051		0.0000	0.0000		0.0000	0.0000	0.0079	
\$6,000,000		0.0271	0.0003		0.1137	0.0020		0.0083	0.0042		0.0000	0.0000		0.0000	0.0000	0.0065	
\$7,000,000		0.0232	0.0002		0.0931	0.0017		0.0071	0.0036		0.0000	0.0000		0.0000	0.0000	0.0055	
\$8,000,000		0.0200	0.0002		0.0773	0.0014		0.0061	0.0031		0.0000	0.0000		0.0000	0.0000	0.0047	
\$9,000,000		0.0175	0.0002		0.0648	0.0012		0.0054	0.0027		0.0000	0.0000		0.0000	0.0000	0.0041	
\$10,000,000		0.0153	0.0002		0.0547	0.0010		0.0047	0.0024		0.0000	0.0000		0.0000	0.0000	0.0036	

Death Average Cost Per Case	\$294,325	Target Cost Ratio	0.9859
P.T. Average Cost Per Case	\$1,760,398	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$130,849	Assessment Factor	1.000
T.T. Average Cost Per Case	\$18,291		

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Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.011	0.9735	0.0107	0.023	0.9948	0.0229	0.569	0.9362	0.5327	0.270	0.6265	0.1692	0.127	0.1222	0.0155	0.7510	0.9860
\$15,000		0.9611	0.0106		0.9922	0.0228		0.9068	0.5160		0.5206	0.1406		0.0854	0.0108	0.7008	
\$20,000		0.9489	0.0104		0.9897	0.0228		0.8788	0.5001		0.4420	0.1193		0.0658	0.0084	0.6610	
\$25,000		0.9368	0.0103		0.9872	0.0227		0.8522	0.4849		0.3811	0.1029		0.0537	0.0068	0.6276	
\$30,000		0.9249	0.0102		0.9846	0.0226		0.8268	0.4705		0.3328	0.0898		0.0454	0.0058	0.5989	
\$35,000		0.9131	0.0100		0.9821	0.0226		0.8025	0.4566		0.2937	0.0793		0.0394	0.0050	0.5735	
\$40,000		0.9014	0.0099		0.9796	0.0225		0.7792	0.4434		0.2615	0.0706		0.0348	0.0044	0.5508	
\$50,000		0.8782	0.0097		0.9746	0.0224		0.7352	0.4183		0.2120	0.0572		0.0284	0.0036	0.5112	
\$75,000		0.8227	0.0091		0.9624	0.0221		0.6375	0.3627		0.1345	0.0363		0.0168	0.0021	0.4323	
\$100,000		0.7713	0.0085		0.9505	0.0219		0.5540	0.3152		0.0882	0.0238		0.0124	0.0016	0.3710	
\$125,000		0.7236	0.0080		0.9390	0.0216		0.4836	0.2752		0.0591	0.0160		0.0100	0.0013	0.3221	
\$150,000		0.6790	0.0075		0.9277	0.0213		0.4259	0.2423		0.0413	0.0112		0.0086	0.0011	0.2834	
\$175,000		0.6371	0.0070		0.9164	0.0211		0.3790	0.2156		0.0306	0.0083		0.0075	0.0010	0.2530	
\$200,000		0.5980	0.0066		0.9053	0.0208		0.3405	0.1938		0.0237	0.0064		0.0067	0.0008	0.2284	
\$225,000		0.5617	0.0062		0.8943	0.0206		0.3081	0.1753		0.0188	0.0051		0.0060	0.0008	0.2080	
\$250,000		0.5282	0.0058		0.8834	0.0203		0.2802	0.1594		0.0151	0.0041		0.0055	0.0007	0.1903	
\$275,000		0.4972	0.0055		0.8728	0.0201		0.2561	0.1457		0.0123	0.0033		0.0051	0.0006	0.1752	
\$300,000		0.4687	0.0052		0.8623	0.0198		0.2355	0.1340		0.0103	0.0028		0.0047	0.0006	0.1624	
\$325,000		0.4424	0.0049		0.8519	0.0196		0.2177	0.1238		0.0087	0.0023		0.0045	0.0006	0.1512	
\$350,000		0.4177	0.0046		0.8417	0.0194		0.2017	0.1147		0.0074	0.0020		0.0043	0.0005	0.1412	
\$375,000		0.3934	0.0043		0.8314	0.0191		0.1874	0.1066		0.0062	0.0017		0.0042	0.0005	0.1322	
\$400,000		0.3711	0.0041		0.8226	0.0189		0.1747	0.0994		0.0054	0.0015		0.0042	0.0005	0.1244	
\$425,000		0.3509	0.0039		0.8119	0.0187		0.1633	0.0929		0.0046	0.0012		0.0041	0.0005	0.1172	
\$450,000		0.3329	0.0037		0.8008	0.0184		0.1533	0.0872		0.0037	0.0010		0.0041	0.0005	0.1108	
\$475,000		0.3167	0.0035		0.7901	0.0182		0.1444	0.0822		0.0026	0.0007		0.0042	0.0005	0.1051	
\$500,000		0.3021	0.0033		0.7799	0.0179		0.1364	0.0776		0.0022	0.0006		0.0041	0.0005	0.0999	
\$600,000		0.2554	0.0028		0.7428	0.0171		0.1116	0.0635		0.0012	0.0003		0.0000	0.0000	0.0837	
\$700,000		0.2216	0.0024		0.7085	0.0163		0.0942	0.0536		0.0007	0.0002		0.0000	0.0000	0.0725	
\$800,000		0.1959	0.0022		0.6752	0.0155		0.0813	0.0463		0.0004	0.0001		0.0000	0.0000	0.0641	
\$900,000		0.1757	0.0019		0.6427	0.0148		0.0714	0.0407		0.0003	0.0001		0.0000	0.0000	0.0575	
\$1,000,000		0.1594	0.0018		0.6115	0.0141		0.0637	0.0362		0.0002	0.0001		0.0000	0.0000	0.0522	
\$2,000,000		0.0836	0.0009		0.3876	0.0089		0.0299	0.0170		0.0000	0.0000		0.0000	0.0000	0.0268	
\$3,000,000		0.0572	0.0006		0.2723	0.0063		0.0194	0.0110		0.0000	0.0000		0.0000	0.0000	0.0179	
\$4,000,000		0.0437	0.0005		0.2049	0.0047		0.0143	0.0081		0.0000	0.0000		0.0000	0.0000	0.0133	
\$5,000,000		0.0354	0.0004		0.1611	0.0037		0.0114	0.0065		0.0000	0.0000		0.0000	0.0000	0.0106	
\$6,000,000		0.0297	0.0003		0.1305	0.0030		0.0095	0.0054		0.0000	0.0000		0.0000	0.0000	0.0087	
\$7,000,000		0.0255	0.0003		0.1079	0.0025		0.0081	0.0046		0.0000	0.0000		0.0000	0.0000	0.0074	
\$8,000,000		0.0222	0.0002		0.0905	0.0021		0.0071	0.0040		0.0000	0.0000		0.0000	0.0000	0.0063	
\$9,000,000		0.0195	0.0002		0.0768	0.0018		0.0062	0.0035		0.0000	0.0000		0.0000	0.0000	0.0055	
\$10,000,000		0.0172	0.0002		0.0656	0.0015		0.0055	0.0031		0.0000	0.0000		0.0000	0.0000	0.0048	

Death Average Cost Per Case	\$323,377	Target Cost Ratio	0.9859
P.T. Average Cost Per Case	\$1,970,787	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$148,738	Assessment Factor	1.000
T.T. Average Cost Per Case	\$19,312		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group C

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.012	0.9759	0.0117	0.028	0.9954	0.0279	0.632	0.9435	0.5963	0.227	0.6399	0.1453	0.101	0.1282	0.0129	0.7941	0.9860
\$15,000		0.9645	0.0116		0.9931	0.0278		0.9172	0.5797		0.5353	0.1215		0.0897	0.0091	0.7497	
\$20,000		0.9533	0.0114		0.9909	0.0277		0.8921	0.5638		0.4569	0.1037		0.0692	0.0070	0.7136	
\$25,000		0.9423	0.0113		0.9886	0.0277		0.8681	0.5486		0.3958	0.0899		0.0564	0.0057	0.6832	
\$30,000		0.9314	0.0112		0.9864	0.0276		0.8451	0.5341		0.3470	0.0788		0.0477	0.0048	0.6565	
\$35,000		0.9207	0.0110		0.9841	0.0276		0.8229	0.5201		0.3072	0.0697		0.0414	0.0042	0.6326	
\$40,000		0.9099	0.0109		0.9819	0.0275		0.8016	0.5066		0.2744	0.0623		0.0366	0.0037	0.6110	
\$50,000		0.8888	0.0107		0.9775	0.0274		0.7613	0.4811		0.2235	0.0507		0.0298	0.0030	0.5729	
\$75,000		0.8376	0.0101		0.9666	0.0271		0.6710	0.4240		0.1440	0.0327		0.0178	0.0018	0.4957	
\$100,000		0.7897	0.0095		0.9559	0.0268		0.5925	0.3745		0.0963	0.0219		0.0131	0.0013	0.4340	
\$125,000		0.7450	0.0089		0.9456	0.0265		0.5244	0.3314		0.0655	0.0149		0.0105	0.0011	0.3828	
\$150,000		0.7032	0.0084		0.9355	0.0262		0.4663	0.2947		0.0460	0.0104		0.0090	0.0009	0.3406	
\$175,000		0.6637	0.0080		0.9255	0.0259		0.4178	0.2640		0.0340	0.0077		0.0079	0.0008	0.3064	
\$200,000		0.6264	0.0075		0.9155	0.0256		0.3774	0.2385		0.0263	0.0060		0.0070	0.0007	0.2783	
\$225,000		0.5914	0.0071		0.9057	0.0254		0.3434	0.2170		0.0209	0.0048		0.0063	0.0006	0.2549	
\$250,000		0.5588	0.0067		0.8959	0.0251		0.3143	0.1986		0.0169	0.0038		0.0058	0.0006	0.2348	
\$275,000		0.5285	0.0063		0.8863	0.0248		0.2887	0.1825		0.0138	0.0031		0.0053	0.0005	0.2172	
\$300,000		0.5002	0.0060		0.8768	0.0246		0.2663	0.1683		0.0115	0.0026		0.0050	0.0005	0.2020	
\$325,000		0.4739	0.0057		0.8675	0.0243		0.2467	0.1559		0.0097	0.0022		0.0047	0.0005	0.1886	
\$350,000		0.4496	0.0054		0.8582	0.0240		0.2296	0.1451		0.0083	0.0019		0.0044	0.0004	0.1768	
\$375,000		0.4269	0.0051		0.8491	0.0238		0.2144	0.1355		0.0071	0.0016		0.0043	0.0004	0.1664	
\$400,000		0.4046	0.0049		0.8400	0.0235		0.2005	0.1267		0.0061	0.0014		0.0042	0.0004	0.1569	
\$425,000		0.3834	0.0046		0.8311	0.0233		0.1880	0.1188		0.0053	0.0012		0.0042	0.0004	0.1483	
\$450,000		0.3637	0.0044		0.8233	0.0231		0.1767	0.1117		0.0046	0.0010		0.0041	0.0004	0.1406	
\$475,000		0.3460	0.0042		0.8139	0.0228		0.1664	0.1052		0.0037	0.0008		0.0041	0.0004	0.1334	
\$500,000		0.3300	0.0040		0.8041	0.0225		0.1572	0.0994		0.0022	0.0005		0.0042	0.0004	0.1268	
\$600,000		0.2790	0.0033		0.7677	0.0215		0.1285	0.0812		0.0012	0.0003		0.0000	0.0000	0.1063	
\$700,000		0.2421	0.0029		0.7359	0.0206		0.1084	0.0685		0.0007	0.0002		0.0000	0.0000	0.0922	
\$800,000		0.2140	0.0026		0.7058	0.0198		0.0936	0.0592		0.0004	0.0001		0.0000	0.0000	0.0817	
\$900,000		0.1920	0.0023		0.6763	0.0189		0.0822	0.0520		0.0003	0.0001		0.0000	0.0000	0.0733	
\$1,000,000		0.1742	0.0021		0.6474	0.0181		0.0733	0.0463		0.0002	0.0000		0.0000	0.0000	0.0665	
\$2,000,000		0.0915	0.0011		0.4262	0.0119		0.0343	0.0217		0.0000	0.0000		0.0000	0.0000	0.0347	
\$3,000,000		0.0626	0.0008		0.3046	0.0085		0.0222	0.0140		0.0000	0.0000		0.0000	0.0000	0.0233	
\$4,000,000		0.0478	0.0006		0.2319	0.0065		0.0164	0.0103		0.0000	0.0000		0.0000	0.0000	0.0174	
\$5,000,000		0.0388	0.0005		0.1842	0.0052		0.0130	0.0082		0.0000	0.0000		0.0000	0.0000	0.0139	
\$6,000,000		0.0326	0.0004		0.1505	0.0042		0.0108	0.0068		0.0000	0.0000		0.0000	0.0000	0.0114	
\$7,000,000		0.0281	0.0003		0.1255	0.0035		0.0092	0.0058		0.0000	0.0000		0.0000	0.0000	0.0096	
\$8,000,000		0.0246	0.0003		0.1063	0.0030		0.0081	0.0051		0.0000	0.0000		0.0000	0.0000	0.0084	
\$9,000,000		0.0217	0.0003		0.0910	0.0025		0.0071	0.0045		0.0000	0.0000		0.0000	0.0000	0.0073	
\$10,000,000		0.0193	0.0002		0.0786	0.0022		0.0064	0.0040		0.0000	0.0000		0.0000	0.0000	0.0064	

Death Average Cost Per Case	\$355,983	Target Cost Ratio	0.9859
P.T. Average Cost Per Case	\$2,226,296	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$169,072	Assessment Factor	1.000
T.T. Average Cost Per Case	\$20,390		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group D

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.015	0.9780	0.0147	0.038	0.9960	0.0378	0.657	0.9500	0.6242	0.210	0.6531	0.1372	0.080	0.1344	0.0108	0.8247	0.9860
\$15,000		0.9676	0.0145		0.9940	0.0378		0.9266	0.6088		0.5498	0.1155		0.0943	0.0075	0.7841	
\$20,000		0.9575	0.0144		0.9920	0.0377		0.9041	0.5940		0.4718	0.0991		0.0728	0.0058	0.7510	
\$25,000		0.9474	0.0142		0.9900	0.0376		0.8824	0.5797		0.4106	0.0862		0.0594	0.0048	0.7225	
\$30,000		0.9375	0.0141		0.9880	0.0375		0.8616	0.5661		0.3614	0.0759		0.0502	0.0040	0.6976	
\$35,000		0.9277	0.0139		0.9861	0.0375		0.8415	0.5529		0.3210	0.0674		0.0436	0.0035	0.6752	
\$40,000		0.9179	0.0138		0.9841	0.0374		0.8221	0.5401		0.2875	0.0604		0.0385	0.0031	0.6548	
\$50,000		0.8986	0.0135		0.9802	0.0372		0.7852	0.5159		0.2354	0.0494		0.0314	0.0025	0.6185	
\$75,000		0.8517	0.0128		0.9706	0.0369		0.7020	0.4612		0.1538	0.0323		0.0217	0.0017	0.5449	
\$100,000		0.8072	0.0121		0.9611	0.0365		0.6289	0.4132		0.1048	0.0220		0.0139	0.0011	0.4849	
\$125,000		0.7655	0.0115		0.9519	0.0362		0.5641	0.3706		0.0723	0.0152		0.0111	0.0009	0.4344	
\$150,000		0.7264	0.0109		0.9429	0.0358		0.5072	0.3333		0.0512	0.0108		0.0094	0.0008	0.3916	
\$175,000		0.6893	0.0103		0.9341	0.0355		0.4581	0.3009		0.0378	0.0079		0.0083	0.0007	0.3553	
\$200,000		0.6541	0.0098		0.9253	0.0352		0.4161	0.2734		0.0291	0.0061		0.0074	0.0006	0.3251	
\$225,000		0.6207	0.0093		0.9166	0.0348		0.3805	0.2500		0.0233	0.0049		0.0066	0.0005	0.2995	
\$250,000		0.5892	0.0088		0.9079	0.0345		0.3499	0.2299		0.0189	0.0040		0.0061	0.0005	0.2777	
\$275,000		0.5597	0.0084		0.8993	0.0342		0.3232	0.2124		0.0155	0.0033		0.0056	0.0004	0.2587	
\$300,000		0.5320	0.0080		0.8908	0.0339		0.2996	0.1969		0.0129	0.0027		0.0052	0.0004	0.2419	
\$325,000		0.5061	0.0076		0.8824	0.0335		0.2786	0.1830		0.0109	0.0023		0.0049	0.0004	0.2268	
\$350,000		0.4818	0.0072		0.8742	0.0332		0.2598	0.1707		0.0094	0.0020		0.0046	0.0004	0.2135	
\$375,000		0.4592	0.0069		0.8660	0.0329		0.2432	0.1598		0.0081	0.0017		0.0044	0.0004	0.2017	
\$400,000		0.4380	0.0066		0.8579	0.0326		0.2284	0.1501		0.0069	0.0015		0.0043	0.0003	0.1911	
\$425,000		0.4177	0.0063		0.8498	0.0323		0.2150	0.1413		0.0060	0.0013		0.0042	0.0003	0.1815	
\$450,000		0.3976	0.0060		0.8419	0.0320		0.2027	0.1332		0.0053	0.0011		0.0042	0.0003	0.1726	
\$475,000		0.3788	0.0057		0.8329	0.0317		0.1914	0.1258		0.0046	0.0010		0.0041	0.0003	0.1645	
\$500,000		0.3613	0.0054		0.8272	0.0314		0.1812	0.1191		0.0037	0.0008		0.0041	0.0003	0.1570	
\$600,000		0.3054	0.0046		0.7939	0.0302		0.1481	0.0973		0.0012	0.0002		0.0000	0.0000	0.1323	
\$700,000		0.2650	0.0040		0.7631	0.0290		0.1249	0.0820		0.0007	0.0001		0.0000	0.0000	0.1151	
\$800,000		0.2343	0.0035		0.7354	0.0279		0.1078	0.0708		0.0004	0.0001		0.0000	0.0000	0.1023	
\$900,000		0.2102	0.0032		0.7089	0.0269		0.0947	0.0622		0.0003	0.0001		0.0000	0.0000	0.0924	
\$1,000,000		0.1907	0.0029		0.6829	0.0260		0.0843	0.0554		0.0002	0.0000		0.0000	0.0000	0.0843	
\$2,000,000		0.1002	0.0015		0.4688	0.0178		0.0395	0.0259		0.0000	0.0000		0.0000	0.0000	0.0452	
\$3,000,000		0.0686	0.0010		0.3416	0.0130		0.0254	0.0167		0.0000	0.0000		0.0000	0.0000	0.0307	
\$4,000,000		0.0524	0.0008		0.2634	0.0100		0.0187	0.0123		0.0000	0.0000		0.0000	0.0000	0.0231	
\$5,000,000		0.0425	0.0006		0.2113	0.0080		0.0148	0.0097		0.0000	0.0000		0.0000	0.0000	0.0183	
\$6,000,000		0.0358	0.0005		0.1742	0.0066		0.0123	0.0081		0.0000	0.0000		0.0000	0.0000	0.0152	
\$7,000,000		0.0309	0.0005		0.1465	0.0056		0.0105	0.0069		0.0000	0.0000		0.0000	0.0000	0.0130	
\$8,000,000		0.0271	0.0004		0.1251	0.0048		0.0092	0.0060		0.0000	0.0000		0.0000	0.0000	0.0112	
\$9,000,000		0.0241	0.0004		0.1081	0.0041		0.0081	0.0053		0.0000	0.0000		0.0000	0.0000	0.0098	
\$10,000,000		0.0215	0.0003		0.0942	0.0036		0.0073	0.0048		0.0000	0.0000		0.0000	0.0000	0.0087	

Death Average Cost Per Case	\$392,683	Target Cost Ratio	0.9859
P.T. Average Cost Per Case	\$2,537,820	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$192,187	Assessment Factor	1.000
T.T. Average Cost Per Case	\$21,528		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH			P.T.			PP			T.T.			M.O.			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.019	0.9800	0.0186	0.043	0.9965	0.0428	0.685	0.9558	0.6547	0.198	0.6661	0.1319	0.055	0.1409	0.0077	0.8557	0.9860
\$15,000		0.9706	0.0184		0.9947	0.0428		0.9349	0.6404		0.5642	0.1117		0.0990	0.0054	0.8187	
\$20,000		0.9613	0.0183		0.9930	0.0427		0.9148	0.6266		0.4867	0.0964		0.0765	0.0042	0.7882	
\$25,000		0.9522	0.0181		0.9913	0.0426		0.8953	0.6133		0.4255	0.0843		0.0625	0.0034	0.7617	
\$30,000		0.9432	0.0179		0.9896	0.0426		0.8765	0.6004		0.3759	0.0744		0.0528	0.0029	0.7382	
\$35,000		0.9343	0.0178		0.9879	0.0425		0.8584	0.5880		0.3350	0.0663		0.0459	0.0025	0.7171	
\$40,000		0.9254	0.0176		0.9862	0.0424		0.8408	0.5759		0.3010	0.0596		0.0405	0.0022	0.6977	
\$50,000		0.9078	0.0172		0.9828	0.0423		0.8071	0.5529		0.2476	0.0490		0.0330	0.0018	0.6632	
\$75,000		0.8649	0.0164		0.9743	0.0419		0.7307	0.5006		0.1638	0.0324		0.0228	0.0013	0.5926	
\$100,000		0.8238	0.0157		0.9660	0.0415		0.6630	0.4541		0.1135	0.0225		0.0147	0.0008	0.5346	
\$125,000		0.7850	0.0149		0.9579	0.0412		0.6021	0.4125		0.0796	0.0158		0.0117	0.0006	0.4850	
\$150,000		0.7485	0.0142		0.9499	0.0408		0.5475	0.3750		0.0569	0.0113		0.0099	0.0005	0.4418	
\$175,000		0.7139	0.0136		0.9421	0.0405		0.4990	0.3418		0.0420	0.0083		0.0087	0.0005	0.4047	
\$200,000		0.6808	0.0129		0.9345	0.0402		0.4563	0.3126		0.0323	0.0064		0.0077	0.0004	0.3725	
\$225,000		0.6493	0.0123		0.9268	0.0399		0.4193	0.2872		0.0258	0.0051		0.0070	0.0004	0.3449	
\$250,000		0.6192	0.0118		0.9192	0.0395		0.3872	0.2653		0.0211	0.0042		0.0063	0.0003	0.3211	
\$275,000		0.5907	0.0112		0.9117	0.0392		0.3593	0.2461		0.0174	0.0034		0.0059	0.0003	0.3002	
\$300,000		0.5639	0.0107		0.9042	0.0389		0.3346	0.2292		0.0145	0.0029		0.0054	0.0003	0.2820	
\$325,000		0.5385	0.0102		0.8967	0.0386		0.3126	0.2141		0.0122	0.0024		0.0051	0.0003	0.2656	
\$350,000		0.5146	0.0098		0.8894	0.0382		0.2927	0.2005		0.0105	0.0021		0.0048	0.0003	0.2509	
\$375,000		0.4921	0.0093		0.8821	0.0379		0.2747	0.1882		0.0091	0.0018		0.0045	0.0002	0.2374	
\$400,000		0.4709	0.0089		0.8749	0.0376		0.2585	0.1771		0.0079	0.0016		0.0044	0.0002	0.2254	
\$425,000		0.4510	0.0086		0.8678	0.0373		0.2439	0.1671		0.0068	0.0014		0.0043	0.0002	0.2146	
\$450,000		0.4323	0.0082		0.8607	0.0370		0.2307	0.1581		0.0060	0.0012		0.0042	0.0002	0.2047	
\$475,000		0.4140	0.0079		0.8537	0.0367		0.2187	0.1498		0.0053	0.0011		0.0042	0.0002	0.1957	
\$500,000		0.3958	0.0075		0.8468	0.0364		0.2076	0.1422		0.0046	0.0009		0.0041	0.0002	0.1872	
\$600,000		0.3350	0.0064		0.8205	0.0353		0.1706	0.1169		0.0012	0.0002		0.0037	0.0002	0.1590	
\$700,000		0.2906	0.0055		0.7911	0.0340		0.1439	0.0985		0.0007	0.0001		0.0000	0.0000	0.1381	
\$800,000		0.2570	0.0049		0.7644	0.0329		0.1241	0.0850		0.0004	0.0001		0.0000	0.0000	0.1229	
\$900,000		0.2306	0.0044		0.7401	0.0318		0.1090	0.0747		0.0003	0.0001		0.0000	0.0000	0.1110	
\$1,000,000		0.2092	0.0040		0.7169	0.0308		0.0971	0.0665		0.0002	0.0000		0.0000	0.0000	0.1013	
\$2,000,000		0.1100	0.0021		0.5151	0.0221		0.0454	0.0311		0.0000	0.0000		0.0000	0.0000	0.0553	
\$3,000,000		0.0754	0.0014		0.3837	0.0165		0.0292	0.0200		0.0000	0.0000		0.0000	0.0000	0.0379	
\$4,000,000		0.0576	0.0011		0.3000	0.0129		0.0214	0.0147		0.0000	0.0000		0.0000	0.0000	0.0287	
\$5,000,000		0.0467	0.0009		0.2431	0.0105		0.0169	0.0116		0.0000	0.0000		0.0000	0.0000	0.0230	
\$6,000,000		0.0394	0.0007		0.2022	0.0087		0.0140	0.0096		0.0000	0.0000		0.0000	0.0000	0.0190	
\$7,000,000		0.0340	0.0006		0.1715	0.0074		0.0120	0.0082		0.0000	0.0000		0.0000	0.0000	0.0162	
\$8,000,000		0.0299	0.0006		0.1476	0.0063		0.0104	0.0072		0.0000	0.0000		0.0000	0.0000	0.0141	
\$9,000,000		0.0266	0.0005		0.1286	0.0055		0.0093	0.0063		0.0000	0.0000		0.0000	0.0000	0.0123	
\$10,000,000		0.0239	0.0005		0.1129	0.0049		0.0083	0.0057		0.0000	0.0000		0.0000	0.0000	0.0111	

Death Average Cost Per Case	\$434,119	Target Cost Ratio	0.9859
P.T. Average Cost Per Case	\$2,919,232	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$218,462	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,729		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group F

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.023	0.9819	0.0226	0.068	0.9970	0.0678	0.687	0.9609	0.6602	0.176	0.6788	0.1195	0.046	0.1476	0.0068	0.8769	0.9860
\$15,000		0.9733	0.0224		0.9955	0.0677		0.9424	0.6474		0.5784	0.1018		0.1040	0.0048	0.8441	
\$20,000		0.9649	0.0222		0.9940	0.0676		0.9244	0.6350		0.5015	0.0883		0.0804	0.0037	0.8168	
\$25,000		0.9566	0.0220		0.9925	0.0675		0.9069	0.6231		0.4404	0.0775		0.0657	0.0030	0.7931	
\$30,000		0.9485	0.0218		0.9910	0.0674		0.8900	0.6115		0.3906	0.0687		0.0556	0.0026	0.7720	
\$35,000		0.9403	0.0216		0.9895	0.0673		0.8736	0.6002		0.3493	0.0615		0.0482	0.0022	0.7528	
\$40,000		0.9323	0.0214		0.9880	0.0672		0.8577	0.5892		0.3147	0.0554		0.0427	0.0020	0.7352	
\$50,000		0.9164	0.0211		0.9851	0.0670		0.8271	0.5682		0.2601	0.0458		0.0347	0.0016	0.7037	
\$75,000		0.8773	0.0202		0.9778	0.0665		0.7572	0.5202		0.1740	0.0306		0.0240	0.0011	0.6386	
\$100,000		0.8396	0.0193		0.9706	0.0660		0.6946	0.4772		0.1225	0.0216		0.0156	0.0007	0.5848	
\$125,000		0.8037	0.0185		0.9635	0.0655		0.6379	0.4383		0.0873	0.0154		0.0123	0.0006	0.5383	
\$150,000		0.7696	0.0177		0.9565	0.0650		0.5863	0.4028		0.0631	0.0111		0.0104	0.0005	0.4971	
\$175,000		0.7373	0.0170		0.9497	0.0646		0.5394	0.3706		0.0468	0.0082		0.0091	0.0004	0.4608	
\$200,000		0.7065	0.0162		0.9430	0.0641		0.4972	0.3416		0.0360	0.0063		0.0081	0.0004	0.4286	
\$225,000		0.6769	0.0156		0.9363	0.0637		0.4596	0.3158		0.0286	0.0050		0.0073	0.0003	0.4004	
\$250,000		0.6485	0.0149		0.9298	0.0632		0.4264	0.2929		0.0234	0.0041		0.0067	0.0003	0.3754	
\$275,000		0.6214	0.0143		0.9232	0.0628		0.3971	0.2728		0.0194	0.0034		0.0061	0.0003	0.3536	
\$300,000		0.5955	0.0137		0.9167	0.0623		0.3712	0.2550		0.0163	0.0029		0.0057	0.0003	0.3342	
\$325,000		0.5709	0.0131		0.9102	0.0619		0.3482	0.2392		0.0137	0.0024		0.0053	0.0002	0.3168	
\$350,000		0.5476	0.0126		0.9037	0.0615		0.3274	0.2249		0.0117	0.0021		0.0050	0.0002	0.3013	
\$375,000		0.5255	0.0121		0.8973	0.0610		0.3085	0.2120		0.0102	0.0018		0.0047	0.0002	0.2871	
\$400,000		0.5046	0.0116		0.8909	0.0606		0.2913	0.2001		0.0089	0.0016		0.0045	0.0002	0.2741	
\$425,000		0.4847	0.0111		0.8846	0.0602		0.2755	0.1893		0.0078	0.0014		0.0043	0.0002	0.2622	
\$450,000		0.4659	0.0107		0.8784	0.0597		0.2611	0.1793		0.0068	0.0012		0.0043	0.0002	0.2511	
\$475,000		0.4482	0.0103		0.8723	0.0593		0.2479	0.1703		0.0060	0.0011		0.0042	0.0002	0.2412	
\$500,000		0.4314	0.0099		0.8662	0.0589		0.2359	0.1621		0.0054	0.0009		0.0042	0.0002	0.2320	
\$600,000		0.3682	0.0085		0.8421	0.0573		0.1961	0.1347		0.0012	0.0002		0.0042	0.0002	0.2009	
\$700,000		0.3195	0.0073		0.8196	0.0557		0.1658	0.1139		0.0007	0.0001		0.0000	0.0000	0.1770	
\$800,000		0.2825	0.0065		0.7942	0.0540		0.1430	0.0982		0.0004	0.0001		0.0000	0.0000	0.1588	
\$900,000		0.2534	0.0058		0.7707	0.0524		0.1256	0.0863		0.0003	0.0000		0.0000	0.0000	0.1445	
\$1,000,000		0.2300	0.0053		0.7492	0.0509		0.1118	0.0768		0.0002	0.0000		0.0000	0.0000	0.1330	
\$2,000,000		0.1211	0.0028		0.5639	0.0383		0.0522	0.0359		0.0000	0.0000		0.0000	0.0000	0.0770	
\$3,000,000		0.0830	0.0019		0.4309	0.0293		0.0336	0.0231		0.0000	0.0000		0.0000	0.0000	0.0543	
\$4,000,000		0.0634	0.0015		0.3420	0.0233		0.0246	0.0169		0.0000	0.0000		0.0000	0.0000	0.0417	
\$5,000,000		0.0515	0.0012		0.2803	0.0191		0.0194	0.0133		0.0000	0.0000		0.0000	0.0000	0.0336	
\$6,000,000		0.0434	0.0010		0.2353	0.0160		0.0160	0.0110		0.0000	0.0000		0.0000	0.0000	0.0280	
\$7,000,000		0.0375	0.0009		0.2012	0.0137		0.0136	0.0094		0.0000	0.0000		0.0000	0.0000	0.0240	
\$8,000,000		0.0330	0.0008		0.1745	0.0119		0.0119	0.0082		0.0000	0.0000		0.0000	0.0000	0.0209	
\$9,000,000		0.0295	0.0007		0.1530	0.0104		0.0106	0.0072		0.0000	0.0000		0.0000	0.0000	0.0183	
\$10,000,000		0.0266	0.0006		0.1354	0.0092		0.0095	0.0065		0.0000	0.0000		0.0000	0.0000	0.0163	

Death Average Cost Per Case	\$481,054	Target Cost Ratio	0.9859
P.T. Average Cost Per Case	\$3,388,281	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$248,329	Assessment Factor	1.000
T.T. Average Cost Per Case	\$23,997		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group G

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.057	0.9836	0.0561	0.093	0.9974	0.0928	0.675	0.9655	0.6517	0.134	0.6912	0.0926	0.041	0.1546	0.0063	0.8995	0.9860
\$15,000		0.9759	0.0556		0.9961	0.0926		0.9490	0.6406		0.5925	0.0794		0.1091	0.0045	0.8727	
\$20,000		0.9683	0.0552		0.9948	0.0925		0.9330	0.6297		0.5163	0.0692		0.0845	0.0035	0.8501	
\$25,000		0.9608	0.0548		0.9936	0.0924		0.9174	0.6192		0.4553	0.0610		0.0691	0.0028	0.8302	
\$30,000		0.9533	0.0543		0.9923	0.0923		0.9022	0.6090		0.4053	0.0543		0.0585	0.0024	0.8123	
\$35,000		0.9460	0.0539		0.9910	0.0922		0.8874	0.5990		0.3637	0.0487		0.0508	0.0021	0.7959	
\$40,000		0.9387	0.0535		0.9898	0.0920		0.8730	0.5893		0.3286	0.0440		0.0449	0.0018	0.7806	
\$50,000		0.9243	0.0527		0.9873	0.0918		0.8453	0.5706		0.2730	0.0366		0.0365	0.0015	0.7532	
\$75,000		0.8889	0.0507		0.9810	0.0912		0.7814	0.5275		0.1847	0.0247		0.0252	0.0010	0.6951	
\$100,000		0.8544	0.0487		0.9748	0.0907		0.7239	0.4886		0.1317	0.0177		0.0166	0.0007	0.6464	
\$125,000		0.8214	0.0468		0.9687	0.0901		0.6714	0.4532		0.0954	0.0128		0.0131	0.0005	0.6034	
\$150,000		0.7898	0.0450		0.9626	0.0895		0.6231	0.4206		0.0698	0.0094		0.0109	0.0004	0.5649	
\$175,000		0.7597	0.0433		0.9567	0.0890		0.5786	0.3905		0.0521	0.0070		0.0095	0.0004	0.5302	
\$200,000		0.7310	0.0417		0.9508	0.0884		0.5377	0.3630		0.0400	0.0054		0.0085	0.0003	0.4988	
\$225,000		0.7034	0.0401		0.9451	0.0879		0.5005	0.3379		0.0318	0.0043		0.0077	0.0003	0.4705	
\$250,000		0.6768	0.0386		0.9394	0.0874		0.4669	0.3152		0.0260	0.0035		0.0070	0.0003	0.4450	
\$275,000		0.6512	0.0371		0.9337	0.0868		0.4367	0.2948		0.0216	0.0029		0.0064	0.0003	0.4219	
\$300,000		0.6266	0.0357		0.9281	0.0863		0.4096	0.2765		0.0182	0.0024		0.0060	0.0002	0.4011	
\$325,000		0.6030	0.0344		0.9225	0.0858		0.3854	0.2602		0.0154	0.0021		0.0056	0.0002	0.3827	
\$350,000		0.5805	0.0331		0.9170	0.0853		0.3636	0.2455		0.0132	0.0018		0.0053	0.0002	0.3659	
\$375,000		0.5591	0.0319		0.9114	0.0848		0.3439	0.2321		0.0114	0.0015		0.0050	0.0002	0.3505	
\$400,000		0.5386	0.0307		0.9059	0.0842		0.3259	0.2200		0.0099	0.0013		0.0047	0.0002	0.3364	
\$425,000		0.5191	0.0296		0.9004	0.0837		0.3094	0.2088		0.0088	0.0012		0.0045	0.0002	0.3235	
\$450,000		0.5004	0.0285		0.8949	0.0832		0.2940	0.1985		0.0077	0.0010		0.0043	0.0002	0.3114	
\$475,000		0.4827	0.0275		0.8895	0.0827		0.2799	0.1889		0.0068	0.0009		0.0043	0.0002	0.3002	
\$500,000		0.4659	0.0266		0.8842	0.0822		0.2668	0.1801		0.0060	0.0008		0.0042	0.0002	0.2899	
\$600,000		0.4049	0.0231		0.8631	0.0803		0.2237	0.1510		0.0012	0.0002		0.0041	0.0002	0.2548	
\$700,000		0.3520	0.0201		0.8426	0.0784		0.1907	0.1287		0.0007	0.0001		0.0000	0.0000	0.2273	
\$800,000		0.3112	0.0177		0.8237	0.0766		0.1648	0.1112		0.0004	0.0001		0.0000	0.0000	0.2056	
\$900,000		0.2792	0.0159		0.8021	0.0746		0.1447	0.0976		0.0003	0.0000		0.0000	0.0000	0.1881	
\$1,000,000		0.2534	0.0144		0.7812	0.0726		0.1288	0.0869		0.0002	0.0000		0.0000	0.0000	0.1739	
\$2,000,000		0.1335	0.0076		0.6135	0.0571		0.0601	0.0406		0.0000	0.0000		0.0000	0.0000	0.1053	
\$3,000,000		0.0915	0.0052		0.4825	0.0449		0.0386	0.0260		0.0000	0.0000		0.0000	0.0000	0.0761	
\$4,000,000		0.0700	0.0040		0.3897	0.0362		0.0282	0.0191		0.0000	0.0000		0.0000	0.0000	0.0593	
\$5,000,000		0.0568	0.0032		0.3232	0.0301		0.0222	0.0150		0.0000	0.0000		0.0000	0.0000	0.0483	
\$6,000,000		0.0479	0.0027		0.2740	0.0255		0.0183	0.0124		0.0000	0.0000		0.0000	0.0000	0.0406	
\$7,000,000		0.0414	0.0024		0.2361	0.0220		0.0156	0.0105		0.0000	0.0000		0.0000	0.0000	0.0349	
\$8,000,000		0.0365	0.0021		0.2063	0.0192		0.0136	0.0092		0.0000	0.0000		0.0000	0.0000	0.0305	
\$9,000,000		0.0326	0.0019		0.1822	0.0169		0.0120	0.0081		0.0000	0.0000		0.0000	0.0000	0.0269	
\$10,000,000		0.0295	0.0017		0.1623	0.0151		0.0108	0.0073		0.0000	0.0000		0.0000	0.0000	0.0241	

Death Average Cost Per Case	\$534,392	Target Cost Ratio	0.9859
P.T. Average Cost Per Case	\$3,967,776	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$282,280	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,337		

Pennsylvania
Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factors								ELF adjusted for LBA's							ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	LBA Factor 0.9859							HG A	HG B	HG C	HG D	HG E	HG F	HG G	
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	HG A	HG B	HG C	HG D	HG E	HG F	HG G	(24)	(25)	(26)	(27)	(28)	(29)	(30)	
	Pg3 Col(1)	Pg4 Col(1)	Pg5 Col(1)	Pg6 Col(1)	Pg7 Col(1)	Pg8 Col(1)	Pg9 Col(1)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	(14)*LBA	(15)*LBA	(16)*LBA	Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)							
\$10,000	0.7079	0.7510	0.7941	0.8247	0.8557	0.8769	0.8995	0.6979	0.7404	0.7829	0.8131	0.8436	0.8645	0.8868	0.703	0.745	0.788	0.818	0.849	0.870	0.892	
\$15,000	0.6523	0.7008	0.7497	0.7841	0.8187	0.8441	0.8727	0.6431	0.6909	0.7391	0.7730	0.8072	0.8322	0.8604	0.648	0.696	0.744	0.778	0.812	0.837	0.865	
\$20,000	0.6090	0.6610	0.7136	0.7510	0.7882	0.8168	0.8501	0.6004	0.6517	0.7035	0.7404	0.7771	0.8053	0.8381	0.605	0.657	0.709	0.745	0.782	0.810	0.843	
\$25,000	0.5733	0.6276	0.6832	0.7225	0.7617	0.7931	0.8302	0.5652	0.6188	0.6736	0.7123	0.7510	0.7819	0.8185	0.570	0.624	0.679	0.717	0.756	0.787	0.824	
\$30,000	0.5429	0.5989	0.6565	0.6976	0.7382	0.7720	0.8123	0.5352	0.5905	0.6472	0.6878	0.7278	0.7611	0.8008	0.540	0.596	0.652	0.693	0.733	0.766	0.806	
\$35,000	0.5162	0.5735	0.6326	0.6752	0.7171	0.7528	0.7959	0.5089	0.5654	0.6237	0.6657	0.7070	0.7422	0.7847	0.514	0.570	0.629	0.671	0.712	0.747	0.790	
\$40,000	0.4926	0.5508	0.6110	0.6548	0.6977	0.7352	0.7806	0.4857	0.5430	0.6024	0.6456	0.6879	0.7248	0.7696	0.491	0.548	0.607	0.651	0.693	0.730	0.775	
\$50,000	0.4520	0.5112	0.5729	0.6185	0.6632	0.7037	0.7532	0.4456	0.5040	0.5648	0.6098	0.6538	0.6938	0.7426	0.451	0.509	0.570	0.615	0.659	0.699	0.748	
\$75,000	0.3724	0.4323	0.4957	0.5449	0.5926	0.6386	0.6951	0.3671	0.4262	0.4887	0.5372	0.5842	0.6296	0.6853	0.372	0.431	0.494	0.542	0.589	0.635	0.690	
\$100,000	0.3125	0.3710	0.4340	0.4849	0.5346	0.5848	0.6464	0.3081	0.3658	0.4279	0.4781	0.5271	0.5766	0.6373	0.313	0.371	0.433	0.483	0.532	0.582	0.642	
\$125,000	0.2669	0.3221	0.3828	0.4344	0.4850	0.5383	0.6034	0.2631	0.3176	0.3774	0.4283	0.4782	0.5307	0.5949	0.268	0.323	0.382	0.433	0.483	0.536	0.600	
\$150,000	0.2323	0.2834	0.3406	0.3916	0.4418	0.4971	0.5649	0.2290	0.2794	0.3358	0.3861	0.4356	0.4901	0.5569	0.234	0.284	0.341	0.391	0.441	0.495	0.562	
\$175,000	0.2059	0.2530	0.3064	0.3553	0.4047	0.4608	0.5302	0.2030	0.2494	0.3021	0.3503	0.3990	0.4543	0.5227	0.208	0.254	0.307	0.355	0.404	0.459	0.528	
\$200,000	0.1846	0.2284	0.2783	0.3251	0.3725	0.4286	0.4988	0.1820	0.2252	0.2744	0.3205	0.3672	0.4226	0.4918	0.187	0.230	0.279	0.326	0.372	0.428	0.497	
\$225,000	0.1666	0.2080	0.2549	0.2995	0.3449	0.4004	0.4705	0.1643	0.2051	0.2513	0.2953	0.3400	0.3948	0.4639	0.169	0.210	0.256	0.300	0.345	0.400	0.469	
\$250,000	0.1518	0.1903	0.2348	0.2777	0.3211	0.3754	0.4450	0.1497	0.1876	0.2315	0.2738	0.3166	0.3701	0.4387	0.155	0.193	0.237	0.279	0.322	0.375	0.444	
\$275,000	0.1392	0.1752	0.2172	0.2587	0.3002	0.3536	0.4219	0.1372	0.1727	0.2141	0.2551	0.2960	0.3486	0.4160	0.142	0.178	0.219	0.260	0.301	0.354	0.421	
\$300,000	0.1286	0.1624	0.2020	0.2419	0.2820	0.3342	0.4011	0.1268	0.1601	0.1992	0.2385	0.2780	0.3295	0.3954	0.132	0.165	0.204	0.244	0.283	0.335	0.400	
\$325,000	0.1189	0.1512	0.1886	0.2268	0.2656	0.3168	0.3827	0.1172	0.1491	0.1859	0.2236	0.2619	0.3123	0.3773	0.122	0.154	0.191	0.229	0.267	0.317	0.382	
\$350,000	0.1106	0.1412	0.1768	0.2135	0.2509	0.3013	0.3659	0.1090	0.1392	0.1743	0.2105	0.2474	0.2971	0.3607	0.114	0.144	0.179	0.216	0.252	0.302	0.366	
\$375,000	0.1033	0.1322	0.1664	0.2017	0.2374	0.2871	0.3505	0.1018	0.1303	0.1641	0.1989	0.2341	0.2831	0.3456	0.107	0.135	0.169	0.204	0.239	0.288	0.351	
\$400,000	0.0969	0.1244	0.1569	0.1911	0.2254	0.2741	0.3364	0.0955	0.1226	0.1547	0.1884	0.2222	0.2702	0.3317	0.101	0.128	0.160	0.193	0.227	0.275	0.337	
\$425,000	0.0912	0.1172	0.1483	0.1815	0.2146	0.2622	0.3235	0.0899	0.1155	0.1462	0.1789	0.2116	0.2585	0.3189	0.095	0.121	0.151	0.184	0.217	0.264	0.324	
\$450,000	0.0863	0.1108	0.1406	0.1726	0.2047	0.2511	0.3114	0.0851	0.1092	0.1386	0.1702	0.2018	0.2476	0.3070	0.090	0.114	0.144	0.175	0.207	0.253	0.312	
\$475,000	0.0818	0.1051	0.1334	0.1645	0.1957	0.2412	0.3002	0.0806	0.1036	0.1315	0.1622	0.1929	0.2378	0.2960	0.086	0.109	0.137	0.167	0.198	0.243	0.301	
\$500,000	0.0774	0.0999	0.1268	0.1570	0.1872	0.2320	0.2899	0.0763	0.0985	0.1250	0.1548	0.1846	0.2287	0.2858	0.081	0.104	0.130	0.160	0.190	0.234	0.291	
\$600,000	0.0648	0.0837	0.1063	0.1323	0.1590	0.2009	0.2548	0.0639	0.0825	0.1048	0.1304	0.1568	0.1981	0.2512	0.069	0.088	0.110	0.135	0.162	0.203	0.256	
\$700,000	0.0560	0.0725	0.0922	0.1151	0.1381	0.1770	0.2273	0.0552	0.0715	0.0909	0.1135	0.1362	0.1745	0.2241	0.060	0.077	0.096	0.119	0.141	0.180	0.229	
\$800,000	0.0494	0.0641	0.0817	0.1023	0.1229	0.1588	0.2056	0.0487	0.0632	0.0805	0.1009	0.1212	0.1566	0.2027	0.054	0.068	0.086	0.106	0.126	0.162	0.208	
\$900,000	0.0442	0.0575	0.0733	0.0924	0.1110	0.1445	0.1881	0.0436	0.0567	0.0723	0.0911	0.1094	0.1425	0.1854	0.049	0.062	0.077	0.096	0.114	0.148	0.190	
\$1,000,000	0.0401	0.0522	0.0665	0.0843	0.1013	0.1330	0.1739	0.0395	0.0515	0.0656	0.0831	0.0999	0.1311	0.1714	0.0445	0.0565	0.0706	0.0881	0.1049	0.1361	0.1764	
\$2,000,000	0.0204	0.0268	0.0347	0.0452	0.0553	0.0770	0.1053	0.0201	0.0264	0.0342	0.0446	0.0545	0.0759	0.1038	0.0251	0.0314	0.0392	0.0496	0.0595	0.0809	0.1088	
\$3,000,000	0.0135	0.0179	0.0233	0.0307	0.0379	0.0543	0.0761	0.0133	0.0176	0.0230	0.0303	0.0374	0.0535	0.0750	0.0183	0.0226	0.0280	0.0353	0.0424	0.0585	0.0800	
\$4,000,000	0.0101	0.0133	0.0174	0.0231	0.0287	0.0417	0.0593	0.0100	0.0131	0.0172	0.0228	0.0283	0.0411	0.0585	0.0150	0.0181	0.0222	0.0278	0.0333	0.0461	0.0635	
\$5,000,000	0.0079	0.0106	0.0139	0.0183	0.0230	0.0336	0.0483	0.0078	0.0105	0.0137	0.0180	0.0227	0.0331	0.0476	0.0117	0.0155	0.0187	0.0230	0.0277	0.0381	0.0526	
\$6,000,000	0.0065	0.0087	0.0114	0.0152	0.0190	0.0280	0.0406	0.0064	0.0086	0.0112	0.0150	0.0187	0.0276	0.0400	0.0096	0.0129	0.0162	0.0200	0.0237	0.0326	0.0450	
\$7,000,000	0.0055	0.0074	0.0096	0.0130	0.0162	0.0240	0.0349	0.0054	0.0073	0.0095	0.0128	0.0160	0.0237	0.0344	0.0081	0.0110	0.0143	0.0178	0.0210	0.0287	0.0394	
\$8,000,000	0.0047	0.0063	0.0084	0.0112	0.0141	0.0209	0.0305	0.0046	0.0062	0.0083	0.0110	0.0139	0.0206	0.0301	0.0069	0.0093	0.0125	0.0160	0.0189	0.0256	0.0351	
\$9,000,000	0.0041	0.0055	0.0073	0.0098	0.0123	0.0183	0.0269	0.0040	0.0054	0.0072	0.0097	0.0121	0.0180	0.0265	0.0060	0.0081	0.0108	0.0146	0.0171	0.0230	0.0315	
\$10,000,000	0.0036	0.0048	0.0064	0.0087	0.0111	0.0163	0.0241	0.0035	0.0047	0.0063	0.0086	0.0109	0.0161	0.0238	0.0053	0.0071	0.0095	0.0129	0.0159	0.0211	0.0288	

PENNSYLVANIA
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 4/1/14
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2014 Excess Loss Factors*							2013 Current Excess Loss Factors							Percentage Change						
	A	B	C	D	E	F	G	A	B	C	D	E	F	G	A	B	C	D	E	F	G
\$10,000	0.703	0.745	0.788	0.818	0.849	0.870	0.892	0.713	0.750	0.787	0.816	0.847	0.870	0.897	-1.4%	-0.7%	0.1%	0.2%	0.2%	0.0%	-0.6%
\$15,000	0.648	0.696	0.744	0.778	0.812	0.837	0.865	0.657	0.701	0.743	0.776	0.810	0.838	0.872	-1.4%	-0.7%	0.1%	0.3%	0.2%	-0.1%	-0.8%
\$20,000	0.605	0.657	0.709	0.745	0.782	0.810	0.843	0.614	0.661	0.708	0.743	0.780	0.812	0.851	-1.5%	-0.6%	0.1%	0.3%	0.3%	-0.2%	-0.9%
\$25,000	0.570	0.624	0.679	0.717	0.756	0.787	0.824	0.578	0.628	0.678	0.715	0.754	0.789	0.833	-1.4%	-0.6%	0.1%	0.3%	0.3%	-0.3%	-1.1%
\$30,000	0.540	0.596	0.652	0.693	0.733	0.766	0.806	0.548	0.600	0.652	0.691	0.732	0.769	0.816	-1.5%	-0.7%	0.0%	0.3%	0.1%	-0.4%	-1.2%
\$35,000	0.514	0.570	0.629	0.671	0.712	0.747	0.790	0.521	0.575	0.629	0.669	0.711	0.750	0.801	-1.3%	-0.9%	0.0%	0.3%	0.1%	-0.4%	-1.4%
\$40,000	0.491	0.548	0.607	0.651	0.693	0.730	0.775	0.498	0.553	0.609	0.649	0.693	0.734	0.787	-1.4%	-0.9%	-0.3%	0.3%	0.0%	-0.5%	-1.5%
\$50,000	0.451	0.509	0.570	0.615	0.659	0.699	0.748	0.457	0.514	0.572	0.614	0.660	0.704	0.761	-1.3%	-1.0%	-0.3%	0.2%	-0.2%	-0.7%	-1.7%
\$75,000	0.372	0.431	0.494	0.542	0.589	0.635	0.690	0.379	0.437	0.498	0.544	0.592	0.643	0.707	-1.8%	-1.4%	-0.8%	-0.4%	-0.5%	-1.2%	-2.4%
\$100,000	0.313	0.371	0.433	0.483	0.532	0.582	0.642	0.320	0.377	0.438	0.486	0.537	0.591	0.661	-2.2%	-1.6%	-1.1%	-0.6%	-0.9%	-1.5%	-2.9%
\$125,000	0.268	0.323	0.382	0.433	0.483	0.536	0.600	0.274	0.329	0.388	0.437	0.489	0.547	0.620	-2.2%	-1.8%	-1.5%	-0.9%	-1.2%	-2.0%	-3.2%
\$150,000	0.234	0.284	0.341	0.391	0.441	0.495	0.562	0.239	0.290	0.347	0.396	0.448	0.507	0.583	-2.1%	-2.1%	-1.7%	-1.3%	-1.6%	-2.4%	-3.6%
\$175,000	0.208	0.254	0.307	0.355	0.404	0.459	0.528	0.212	0.260	0.313	0.360	0.412	0.472	0.549	-1.9%	-2.3%	-1.9%	-1.4%	-1.9%	-2.8%	-3.8%
\$200,000	0.187	0.230	0.279	0.326	0.372	0.428	0.497	0.191	0.235	0.285	0.331	0.380	0.441	0.518	-2.1%	-2.1%	-2.1%	-1.5%	-2.1%	-2.9%	-4.1%
\$225,000	0.169	0.210	0.256	0.300	0.345	0.400	0.469	0.173	0.214	0.262	0.305	0.353	0.413	0.490	-2.3%	-1.9%	-2.3%	-1.6%	-2.3%	-3.1%	-4.3%
\$250,000	0.155	0.193	0.237	0.279	0.322	0.375	0.444	0.158	0.197	0.241	0.284	0.329	0.388	0.465	-1.9%	-2.0%	-1.7%	-1.8%	-2.1%	-3.4%	-4.5%
\$275,000	0.142	0.178	0.219	0.260	0.301	0.354	0.421	0.145	0.182	0.224	0.264	0.308	0.366	0.442	-2.1%	-2.2%	-2.2%	-1.5%	-2.3%	-3.3%	-4.8%
\$300,000	0.132	0.165	0.204	0.244	0.283	0.335	0.400	0.134	0.169	0.208	0.248	0.290	0.347	0.421	-1.5%	-2.4%	-1.9%	-1.6%	-2.4%	-3.5%	-5.0%
\$325,000	0.122	0.154	0.191	0.229	0.267	0.317	0.382	0.125	0.157	0.195	0.233	0.274	0.329	0.402	-2.4%	-1.9%	-2.1%	-1.7%	-2.6%	-3.6%	-5.0%
\$350,000	0.114	0.144	0.179	0.216	0.252	0.302	0.366	0.116	0.147	0.183	0.219	0.259	0.313	0.385	-1.7%	-2.0%	-2.2%	-1.4%	-2.7%	-3.5%	-4.9%
\$375,000	0.107	0.135	0.169	0.204	0.239	0.288	0.351	0.109	0.138	0.172	0.207	0.245	0.299	0.369	-1.8%	-2.2%	-1.7%	-1.4%	-2.4%	-3.7%	-4.9%
\$400,000	0.101	0.128	0.160	0.193	0.227	0.275	0.337	0.102	0.130	0.163	0.197	0.233	0.286	0.354	-1.0%	-1.5%	-1.8%	-2.0%	-2.6%	-3.8%	-4.8%
\$425,000	0.095	0.121	0.151	0.184	0.217	0.264	0.324	0.097	0.123	0.154	0.187	0.222	0.273	0.341	-2.1%	-1.6%	-1.9%	-1.6%	-2.3%	-3.3%	-5.0%
\$450,000	0.090	0.114	0.144	0.175	0.207	0.253	0.312	0.092	0.116	0.146	0.178	0.212	0.262	0.328	-2.2%	-1.7%	-1.4%	-1.7%	-2.4%	-3.4%	-4.9%
\$475,000	0.086	0.109	0.137	0.167	0.198	0.243	0.301	0.087	0.111	0.139	0.169	0.202	0.252	0.317	-1.1%	-1.8%	-1.4%	-1.2%	-2.0%	-3.6%	-5.0%
\$500,000	0.081	0.104	0.130	0.160	0.190	0.234	0.291	0.083	0.106	0.132	0.162	0.194	0.242	0.306	-2.4%	-1.9%	-1.5%	-1.2%	-2.1%	-3.3%	-4.9%
\$600,000	0.069	0.088	0.110	0.135	0.162	0.203	0.256	0.071	0.090	0.112	0.138	0.166	0.210	0.269	-2.8%	-2.2%	-1.8%	-2.2%	-2.4%	-3.3%	-4.8%
\$700,000	0.060	0.077	0.096	0.119	0.141	0.180	0.229	0.062	0.078	0.098	0.121	0.145	0.186	0.241	-3.2%	-1.3%	-2.0%	-1.7%	-2.8%	-3.2%	-5.0%
\$800,000	0.054	0.068	0.086	0.106	0.126	0.162	0.208	0.055	0.070	0.087	0.108	0.129	0.167	0.218	-1.8%	-2.9%	-1.1%	-1.9%	-2.3%	-3.0%	-4.6%
\$900,000	0.049	0.062	0.077	0.096	0.114	0.148	0.190	0.050	0.063	0.079	0.098	0.117	0.153	0.200	-2.0%	-1.6%	-2.5%	-2.0%	-2.6%	-3.3%	-5.0%
\$1,000,000	0.0445	0.0565	0.0706	0.0881	0.1049	0.1361	0.1764	0.0452	0.0572	0.0718	0.0893	0.1073	0.1407	0.1854	-1.5%	-1.2%	-1.7%	-1.3%	-2.2%	-3.3%	-4.9%
\$2,000,000	0.0251	0.0314	0.0392	0.0496	0.0595	0.0809	0.1088	0.0246	0.0309	0.0386	0.0490	0.0599	0.0825	0.1136	2.0%	1.6%	1.6%	1.2%	-0.7%	-1.9%	-4.2%
\$3,000,000	0.0183	0.0226	0.0280	0.0353	0.0424	0.0585	0.0800	0.0178	0.0218	0.0271	0.0341	0.0416	0.0584	0.0822	2.8%	3.7%	3.3%	3.5%	1.9%	0.2%	-2.7%
\$4,000,000	0.0150	0.0181	0.0222	0.0278	0.0333	0.0461	0.0635	0.0141	0.0172	0.0211	0.0264	0.0322	0.0450	0.0641	6.4%	5.2%	5.2%	5.3%	3.4%	2.4%	-0.9%
\$5,000,000	0.0117	0.0155	0.0187	0.0230	0.0277	0.0381	0.0526	0.0108	0.0144	0.0176	0.0218	0.0265	0.0367	0.0525	8.3%	7.6%	6.3%	5.5%	4.5%	3.8%	0.2%
\$6,000,000	0.0096	0.0129	0.0162	0.0200	0.0237	0.0326	0.0450	0.0087	0.0117	0.0152	0.0188	0.0225	0.0312	0.0443	10.3%	10.3%	6.6%	6.4%	5.3%	4.5%	1.6%
\$7,000,000	0.0081	0.0110	0.0143	0.0178	0.0210	0.0287	0.0394	0.0074	0.0099	0.0129	0.0165	0.0199	0.0272	0.0385	9.5%	11.1%	10.9%	7.9%	5.5%	5.5%	2.3%
\$8,000,000	0.0069	0.0093	0.0125	0.0160	0.0189	0.0256	0.0351	0.0063	0.0083	0.0111	0.0147	0.0178	0.0241	0.0340	9.5%	12.0%	12.6%	8.8%	6.2%	6.2%	3.2%
\$9,000,000	0.0060	0.0081	0.0108	0.0145	0.0171	0.0230	0.0315	0.0053	0.0072	0.0096	0.0129	0.0161	0.0216	0.0305	13.2%	12.5%	12.5%	12.4%	6.2%	6.5%	3.3%
\$10,000,000	0.0053	0.0071	0.0095	0.0129	0.0159	0.0211	0.0288	0.0047	0.0063	0.0084	0.0114	0.0149	0.0198	0.0277	12.8%	12.7%	13.1%	13.2%	6.7%	6.6%	4.0%

* adjusted