

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

Page 10 compares the proposed 2021 excess loss factors with the current 2020 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	420,148						
	P.T.	3,404,100						
	PP	152,962						
	T.T.	25,298						
	MO	1,516						
II.	Injury Type	A	B	C	D	E	F	G
	Fatal	341,235	358,054	377,849	400,966	427,828	458,955	494,976
	P.T.	1,649,168	1,972,573	2,391,078	2,936,571	3,652,416	4,597,747	5,853,389
	PP	94,931	112,365	133,000	157,425	186,335	220,555	261,059
	T.T.	20,946	22,481	24,127	25,894	27,791	29,827	32,011
	MO	1,229	1,342	1,466	1,602	1,750	1,912	2,089

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	2,189,265	0.010	Death	11,648,847	0.011	Death	25,674,701	0.012	Death	15,250,597	0.015
P.T.	2,846,044	0.013	P.T.	19,061,750	0.018	P.T.	49,209,843	0.023	P.T.	33,551,314	0.033
PP	105,522,555	0.482	PP	603,622,097	0.570	PP	1,294,432,822	0.605	PP	648,658,735	0.638
T.T.	75,748,556	0.346	T.T.	289,103,215	0.273	T.T.	541,308,271	0.253	T.T.	235,875,904	0.232
Medical Only	32,620,043	0.149	Medical Only	135,550,225	0.128	Medical Only	228,932,747	0.107	Medical Only	83,369,931	0.082
Total	218,926,463		Total	1,058,986,134		Total	2,139,558,384		Total	1,016,706,481	
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	31,124,859	0.017	Death	24,730,341	0.026	Death	10,836,412	0.046			
P.T.	69,573,215	0.038	P.T.	59,923,518	0.063	P.T.	20,730,527	0.088			
PP	1,223,023,890	0.668	PP	642,037,689	0.675	PP	150,531,897	0.639			
T.T.	408,284,922	0.223	T.T.	181,672,887	0.191	T.T.	41,461,054	0.176			
Medical Only	98,867,201	0.054	Medical Only	42,802,513	0.045	Medical Only	12,014,283	0.051			
Total	1,830,874,087		Total	951,166,948		Total	235,574,173				

PENNSYLVANIA

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. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.010	0.9751	0.0098	0.013	0.9941	0.0129	0.482	0.9052	0.4363	0.346	0.6638	0.2297	0.149	0.1270	0.0189	0.7076	0.9860
\$15,000		0.9634	0.0096		0.9912	0.0129		0.8645	0.4167		0.5655	0.1957		0.0872	0.0130	0.6479	
\$20,000		0.9520	0.0095		0.9883	0.0128		0.8271	0.3987		0.4896	0.1694		0.0659	0.0098	0.6002	
\$25,000		0.9408	0.0094		0.9854	0.0128		0.7927	0.3821		0.4287	0.1483		0.0526	0.0078	0.5604	
\$30,000		0.9297	0.0093		0.9825	0.0128		0.7607	0.3666		0.3789	0.1311		0.0436	0.0065	0.5263	
\$35,000		0.9188	0.0092		0.9796	0.0127		0.7307	0.3522		0.3374	0.1167		0.0371	0.0055	0.4963	
\$40,000		0.9080	0.0091		0.9768	0.0127		0.7026	0.3386		0.3025	0.1047		0.0321	0.0048	0.4699	
\$50,000		0.8866	0.0089		0.9713	0.0126		0.6508	0.3137		0.2471	0.0855		0.0251	0.0037	0.4244	
\$75,000		0.8350	0.0084		0.9577	0.0125		0.5432	0.2618		0.1580	0.0547		0.0138	0.0021	0.3395	
\$100,000		0.7867	0.0079		0.9442	0.0123		0.4599	0.2217		0.1067	0.0369		0.0098	0.0015	0.2803	
\$125,000		0.7416	0.0074		0.9320	0.0121		0.3953	0.1905		0.0755	0.0261		0.0074	0.0011	0.2372	
\$150,000		0.6994	0.0070		0.9213	0.0120		0.3441	0.1659		0.0550	0.0190		0.0058	0.0009	0.2048	
\$175,000		0.6595	0.0066		0.9111	0.0118		0.3027	0.1459		0.0409	0.0142		0.0047	0.0007	0.1792	
\$200,000		0.6218	0.0062		0.9013	0.0117		0.2689	0.1296		0.0311	0.0107		0.0038	0.0006	0.1588	
\$225,000		0.5865	0.0059		0.8922	0.0116		0.2415	0.1164		0.0241	0.0083		0.0031	0.0005	0.1427	
\$250,000		0.5541	0.0055		0.8837	0.0115		0.2192	0.1057		0.0189	0.0066		0.0025	0.0004	0.1297	
\$275,000		0.5245	0.0052		0.8735	0.0114		0.2008	0.0968		0.0151	0.0052		0.0020	0.0003	0.1189	
\$300,000		0.4974	0.0050		0.8642	0.0112		0.1854	0.0894		0.0121	0.0042		0.0016	0.0002	0.1100	
\$325,000		0.4723	0.0047		0.8554	0.0111		0.1722	0.0830		0.0099	0.0034		0.0012	0.0002	0.1024	
\$350,000		0.4488	0.0045		0.8469	0.0110		0.1608	0.0775		0.0081	0.0028		0.0010	0.0001	0.0959	
\$375,000		0.4266	0.0043		0.8385	0.0109		0.1509	0.0727		0.0067	0.0023		0.0007	0.0001	0.0903	
\$400,000		0.4056	0.0041		0.8303	0.0108		0.1421	0.0685		0.0058	0.0020		0.0005	0.0001	0.0855	
\$425,000		0.3856	0.0039		0.8221	0.0107		0.1344	0.0648		0.0050	0.0017		0.0004	0.0001	0.0812	
\$450,000		0.3675	0.0037		0.8139	0.0106		0.1275	0.0615		0.0044	0.0015		0.0002	0.0000	0.0773	
\$475,000		0.3512	0.0035		0.8058	0.0105		0.1214	0.0585		0.0039	0.0013		0.0001	0.0000	0.0738	
\$500,000		0.3364	0.0034		0.7977	0.0104		0.1158	0.0558		0.0035	0.0012		0.0001	0.0000	0.0708	
\$600,000		0.2888	0.0029		0.7662	0.0100		0.0979	0.0472		0.0023	0.0008		0.0001	0.0000	0.0609	
\$700,000		0.2539	0.0025		0.7360	0.0096		0.0850	0.0410		0.0016	0.0006		0.0000	0.0000	0.0537	
\$800,000		0.2270	0.0023		0.7075	0.0092		0.0752	0.0363		0.0012	0.0004		0.0000	0.0000	0.0482	
\$900,000		0.2057	0.0021		0.6806	0.0088		0.0675	0.0326		0.0009	0.0003		0.0000	0.0000	0.0438	
\$1,000,000		0.1883	0.0019		0.6554	0.0085		0.0613	0.0296		0.0007	0.0002		0.0000	0.0000	0.0402	
\$2,000,000		0.1050	0.0011		0.4730	0.0061		0.0326	0.0157		0.0002	0.0001		0.0000	0.0000	0.0230	
\$3,000,000		0.0747	0.0007		0.3642	0.0047		0.0228	0.0110		0.0001	0.0000		0.0000	0.0000	0.0164	
\$4,000,000		0.0587	0.0006		0.2909	0.0038		0.0177	0.0085		0.0000	0.0000		0.0000	0.0000	0.0129	
\$5,000,000		0.0487	0.0005		0.2376	0.0031		0.0146	0.0070		0.0000	0.0000		0.0000	0.0000	0.0106	
\$6,000,000		0.0418	0.0004		0.1968	0.0026		0.0124	0.0060		0.0000	0.0000		0.0000	0.0000	0.0090	
\$7,000,000		0.0366	0.0004		0.1645	0.0021		0.0106	0.0051		0.0000	0.0000		0.0000	0.0000	0.0076	
\$8,000,000		0.0324	0.0003		0.1380	0.0018		0.0093	0.0045		0.0000	0.0000		0.0000	0.0000	0.0066	
\$9,000,000		0.0289	0.0003		0.1160	0.0015		0.0081	0.0039		0.0000	0.0000		0.0000	0.0000	0.0057	
\$10,000,000		0.0260	0.0003		0.0973	0.0013		0.0070	0.0034		0.0000	0.0000		0.0000	0.0000	0.0050	

Death Average Cost Per Case \$341,235
P.T. Average Cost Per Case \$1,649,168
P.P Average Cost Per Case \$94,931
T.T. Average Cost Per Case \$20,946

Target Cost Ratio 0.9861
Loss Adjustment Expense 1.000
Assessment Factor 1.000

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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	0.9762	0.0107	0.018	0.9951	0.0179	0.570	0.9187	0.5236	0.273	0.6797	0.1856	0.128	0.1374	0.0176	0.7554	0.9860
\$15,000		0.9650	0.0106		0.9926	0.0179		0.8830	0.5033		0.5835	0.1593		0.0948	0.0121	0.7032	
\$20,000		0.9541	0.0105		0.9902	0.0178		0.8499	0.4845		0.5086	0.1389		0.0719	0.0092	0.6609	
\$25,000		0.9434	0.0104		0.9877	0.0178		0.8192	0.4669		0.4481	0.1223		0.0576	0.0074	0.6248	
\$30,000		0.9328	0.0103		0.9853	0.0177		0.7904	0.4505		0.3981	0.1087		0.0478	0.0061	0.5933	
\$35,000		0.9224	0.0101		0.9829	0.0177		0.7634	0.4351		0.3563	0.0973		0.0407	0.0052	0.5654	
\$40,000		0.9120	0.0100		0.9805	0.0176		0.7378	0.4205		0.3209	0.0876		0.0353	0.0045	0.5402	
\$50,000		0.8916	0.0098		0.9758	0.0176		0.6904	0.3936		0.2643	0.0721		0.0277	0.0035	0.4966	
\$75,000		0.8421	0.0093		0.9644	0.0174		0.5898	0.3362		0.1723	0.0470		0.0153	0.0020	0.4119	
\$100,000		0.7955	0.0088		0.9530	0.0172		0.5090	0.2902		0.1182	0.0323		0.0109	0.0014	0.3499	
\$125,000		0.7519	0.0083		0.9419	0.0170		0.4440	0.2531		0.0846	0.0231		0.0083	0.0011	0.3026	
\$150,000		0.7111	0.0078		0.9318	0.0168		0.3914	0.2231		0.0625	0.0171		0.0066	0.0008	0.2656	
\$175,000		0.6724	0.0074		0.9228	0.0166		0.3481	0.1984		0.0470	0.0128		0.0053	0.0007	0.2359	
\$200,000		0.6357	0.0070		0.9143	0.0165		0.3119	0.1778		0.0360	0.0098		0.0044	0.0006	0.2117	
\$225,000		0.6011	0.0066		0.9059	0.0163		0.2815	0.1605		0.0281	0.0077		0.0036	0.0005	0.1916	
\$250,000		0.5690	0.0063		0.8980	0.0162		0.2559	0.1459		0.0223	0.0061		0.0030	0.0004	0.1749	
\$275,000		0.5394	0.0059		0.8904	0.0160		0.2345	0.1337		0.0179	0.0049		0.0024	0.0003	0.1608	
\$300,000		0.5124	0.0056		0.8834	0.0159		0.2165	0.1234		0.0145	0.0039		0.0020	0.0003	0.1491	
\$325,000		0.4875	0.0054		0.8748	0.0157		0.2011	0.1146		0.0118	0.0032		0.0016	0.0002	0.1391	
\$350,000		0.4641	0.0051		0.8669	0.0156		0.1879	0.1071		0.0098	0.0027		0.0013	0.0002	0.1307	
\$375,000		0.4421	0.0049		0.8594	0.0155		0.1763	0.1005		0.0082	0.0022		0.0010	0.0001	0.1232	
\$400,000		0.4213	0.0046		0.8522	0.0153		0.1661	0.0947		0.0068	0.0019		0.0008	0.0001	0.1166	
\$425,000		0.4015	0.0044		0.8451	0.0152		0.1570	0.0895		0.0059	0.0016		0.0006	0.0001	0.1108	
\$450,000		0.3827	0.0042		0.8381	0.0151		0.1490	0.0849		0.0044	0.0012		0.0004	0.0001	0.1055	
\$475,000		0.3657	0.0040		0.8312	0.0150		0.1417	0.0808		0.0039	0.0011		0.0003	0.0000	0.1009	
\$500,000		0.3503	0.0039		0.8244	0.0148		0.1352	0.0771		0.0035	0.0009		0.0002	0.0000	0.0967	
\$600,000		0.3007	0.0033		0.7972	0.0143		0.1143	0.0652		0.0023	0.0006		0.0000	0.0000	0.0834	
\$700,000		0.2643	0.0029		0.7708	0.0139		0.0992	0.0566		0.0016	0.0004		0.0000	0.0000	0.0738	
\$800,000		0.2364	0.0026		0.7452	0.0134		0.0878	0.0500		0.0012	0.0003		0.0000	0.0000	0.0663	
\$900,000		0.2142	0.0024		0.7208	0.0130		0.0788	0.0449		0.0009	0.0002		0.0000	0.0000	0.0605	
\$1,000,000		0.1961	0.0022		0.6976	0.0126		0.0716	0.0408		0.0007	0.0002		0.0000	0.0000	0.0558	
\$2,000,000		0.1094	0.0012		0.5217	0.0094		0.0380	0.0217		0.0002	0.0000		0.0000	0.0000	0.0323	
\$3,000,000		0.0778	0.0009		0.4117	0.0074		0.0264	0.0151		0.0001	0.0000		0.0000	0.0000	0.0234	
\$4,000,000		0.0611	0.0007		0.3360	0.0060		0.0205	0.0117		0.0000	0.0000		0.0000	0.0000	0.0184	
\$5,000,000		0.0507	0.0006		0.2801	0.0050		0.0169	0.0096		0.0000	0.0000		0.0000	0.0000	0.0152	
\$6,000,000		0.0435	0.0005		0.2369	0.0043		0.0144	0.0082		0.0000	0.0000		0.0000	0.0000	0.0130	
\$7,000,000		0.0381	0.0004		0.2023	0.0036		0.0125	0.0071		0.0000	0.0000		0.0000	0.0000	0.0111	
\$8,000,000		0.0339	0.0004		0.1738	0.0031		0.0110	0.0063		0.0000	0.0000		0.0000	0.0000	0.0098	
\$9,000,000		0.0303	0.0003		0.1500	0.0027		0.0098	0.0056		0.0000	0.0000		0.0000	0.0000	0.0086	
\$10,000,000		0.0273	0.0003		0.1297	0.0023		0.0087	0.0050		0.0000	0.0000		0.0000	0.0000	0.0076	

Death Average Cost Per Case	\$358,054	Target Cost Ratio	0.9861
P.T. Average Cost Per Case	\$1,972,573	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$112,365	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,481		

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	0.9774	0.0117	0.023	0.9959	0.0229	0.605	0.9304	0.5629	0.253	0.6951	0.1759	0.107	0.1485	0.0159	0.7893	0.9860
\$15,000		0.9668	0.0116		0.9939	0.0229		0.8992	0.5440		0.6011	0.1521		0.1030	0.0110	0.7416	
\$20,000		0.9564	0.0115		0.9919	0.0228		0.8701	0.5264		0.5274	0.1334		0.0784	0.0084	0.7025	
\$25,000		0.9462	0.0114		0.9899	0.0228		0.8429	0.5099		0.4674	0.1183		0.0629	0.0067	0.6691	
\$30,000		0.9361	0.0112		0.9879	0.0227		0.8171	0.4944		0.4175	0.1056		0.0523	0.0056	0.6395	
\$35,000		0.9262	0.0111		0.9859	0.0227		0.7928	0.4797		0.3754	0.0950		0.0447	0.0048	0.6133	
\$40,000		0.9163	0.0110		0.9839	0.0226		0.7697	0.4657		0.3395	0.0859		0.0388	0.0042	0.5894	
\$50,000		0.8969	0.0108		0.9799	0.0225		0.7267	0.4397		0.2818	0.0713		0.0306	0.0033	0.5476	
\$75,000		0.8497	0.0102		0.9704	0.0223		0.6339	0.3835		0.1872	0.0474		0.0170	0.0018	0.4652	
\$100,000		0.8050	0.0097		0.9610	0.0221		0.5571	0.3370		0.1304	0.0330		0.0121	0.0013	0.4031	
\$125,000		0.7631	0.0092		0.9516	0.0219		0.4932	0.2984		0.0944	0.0239		0.0092	0.0010	0.3544	
\$150,000		0.7237	0.0087		0.9424	0.0217		0.4400	0.2662		0.0706	0.0178		0.0073	0.0008	0.3152	
\$175,000		0.6863	0.0082		0.9339	0.0215		0.3955	0.2393		0.0538	0.0136		0.0060	0.0006	0.2832	
\$200,000		0.6508	0.0078		0.9263	0.0213		0.3578	0.2165		0.0416	0.0105		0.0050	0.0005	0.2566	
\$225,000		0.6171	0.0074		0.9192	0.0211		0.3255	0.1969		0.0326	0.0083		0.0042	0.0004	0.2341	
\$250,000		0.5855	0.0070		0.9122	0.0210		0.2976	0.1801		0.0260	0.0066		0.0035	0.0004	0.2151	
\$275,000		0.5561	0.0067		0.9053	0.0208		0.2735	0.1655		0.0211	0.0053		0.0029	0.0003	0.1986	
\$300,000		0.5291	0.0063		0.8988	0.0207		0.2528	0.1529		0.0172	0.0044		0.0024	0.0003	0.1846	
\$325,000		0.5043	0.0061		0.8925	0.0205		0.2349	0.1421		0.0141	0.0036		0.0020	0.0002	0.1725	
\$350,000		0.4811	0.0058		0.8862	0.0204		0.2194	0.1327		0.0117	0.0030		0.0017	0.0002	0.1621	
\$375,000		0.4593	0.0055		0.8800	0.0202		0.2059	0.1246		0.0098	0.0025		0.0014	0.0001	0.1529	
\$400,000		0.4386	0.0053		0.8731	0.0201		0.1940	0.1174		0.0083	0.0021		0.0011	0.0001	0.1450	
\$425,000		0.4191	0.0050		0.8667	0.0199		0.1835	0.1110		0.0070	0.0018		0.0009	0.0001	0.1378	
\$450,000		0.4004	0.0048		0.8605	0.0198		0.1741	0.1053		0.0061	0.0015		0.0007	0.0001	0.1315	
\$475,000		0.3826	0.0046		0.8545	0.0197		0.1656	0.1002		0.0054	0.0014		0.0005	0.0001	0.1260	
\$500,000		0.3665	0.0044		0.8486	0.0195		0.1579	0.0955		0.0035	0.0009		0.0004	0.0000	0.1203	
\$600,000		0.3145	0.0038		0.8257	0.0190		0.1335	0.0808		0.0023	0.0006		0.0001	0.0000	0.1042	
\$700,000		0.2765	0.0033		0.8033	0.0185		0.1158	0.0701		0.0016	0.0004		0.0000	0.0000	0.0923	
\$800,000		0.2472	0.0030		0.7812	0.0180		0.1025	0.0620		0.0012	0.0003		0.0000	0.0000	0.0833	
\$900,000		0.2240	0.0027		0.7598	0.0175		0.0920	0.0557		0.0009	0.0002		0.0000	0.0000	0.0761	
\$1,000,000		0.2051	0.0025		0.7390	0.0170		0.0835	0.0505		0.0007	0.0002		0.0000	0.0000	0.0702	
\$2,000,000		0.1144	0.0014		0.5733	0.0132		0.0443	0.0268		0.0002	0.0000		0.0000	0.0000	0.0414	
\$3,000,000		0.0813	0.0010		0.4638	0.0107		0.0307	0.0186		0.0001	0.0000		0.0000	0.0000	0.0303	
\$4,000,000		0.0639	0.0008		0.3863	0.0089		0.0238	0.0144		0.0000	0.0000		0.0000	0.0000	0.0241	
\$5,000,000		0.0531	0.0006		0.3281	0.0075		0.0196	0.0118		0.0000	0.0000		0.0000	0.0000	0.0199	
\$6,000,000		0.0456	0.0005		0.2825	0.0065		0.0167	0.0101		0.0000	0.0000		0.0000	0.0000	0.0171	
\$7,000,000		0.0400	0.0005		0.2457	0.0057		0.0146	0.0088		0.0000	0.0000		0.0000	0.0000	0.0150	
\$8,000,000		0.0355	0.0004		0.2152	0.0050		0.0129	0.0078		0.0000	0.0000		0.0000	0.0000	0.0132	
\$9,000,000		0.0319	0.0004		0.1895	0.0044		0.0116	0.0070		0.0000	0.0000		0.0000	0.0000	0.0118	
\$10,000,000		0.0288	0.0003		0.1675	0.0039		0.0104	0.0063		0.0000	0.0000		0.0000	0.0000	0.0105	

Death Average Cost Per Case	\$377,849	Target Cost Ratio	0.9861
P.T. Average Cost Per Case	\$2,391,078	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$133,000	Assessment Factor	1.000
T.T. Average Cost Per Case	\$24,127		

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	0.9786	0.0147	0.033	0.9967	0.0329	0.638	0.9405	0.6000	0.232	0.7101	0.1647	0.082	0.1604	0.0131	0.8254	0.9860
\$15,000		0.9686	0.0145		0.9950	0.0328		0.9134	0.5828		0.6184	0.1435		0.1118	0.0092	0.7828	
\$20,000		0.9588	0.0144		0.9934	0.0328		0.8879	0.5665		0.5460	0.1267		0.0853	0.0070	0.7474	
\$25,000		0.9491	0.0142		0.9917	0.0327		0.8639	0.5511		0.4866	0.1129		0.0687	0.0056	0.7165	
\$30,000		0.9396	0.0141		0.9901	0.0327		0.8410	0.5366		0.4369	0.1014		0.0573	0.0047	0.6895	
\$35,000		0.9302	0.0140		0.9885	0.0326		0.8193	0.5227		0.3946	0.0916		0.0489	0.0040	0.6649	
\$40,000		0.9209	0.0138		0.9868	0.0326		0.7986	0.5095		0.3584	0.0831		0.0426	0.0035	0.6425	
\$50,000		0.9025	0.0135		0.9836	0.0325		0.7597	0.4847		0.2997	0.0695		0.0336	0.0028	0.6030	
\$75,000		0.8577	0.0129		0.9757	0.0322		0.6748	0.4305		0.2027	0.0470		0.0215	0.0018	0.5244	
\$100,000		0.8151	0.0122		0.9680	0.0319		0.6031	0.3848		0.1434	0.0333		0.0134	0.0011	0.4633	
\$125,000		0.7749	0.0116		0.9603	0.0317		0.5417	0.3456		0.1050	0.0244		0.0103	0.0008	0.4141	
\$150,000		0.7370	0.0111		0.9527	0.0314		0.4892	0.3121		0.0793	0.0184		0.0082	0.0007	0.3737	
\$175,000		0.7012	0.0105		0.9451	0.0312		0.4442	0.2834		0.0611	0.0142		0.0068	0.0006	0.3399	
\$200,000		0.6670	0.0100		0.9379	0.0310		0.4055	0.2587		0.0478	0.0111		0.0056	0.0005	0.3113	
\$225,000		0.6344	0.0095		0.9313	0.0307		0.3720	0.2373		0.0378	0.0088		0.0048	0.0004	0.2867	
\$250,000		0.6035	0.0091		0.9253	0.0305		0.3427	0.2187		0.0303	0.0070		0.0040	0.0003	0.2656	
\$275,000		0.5745	0.0086		0.9195	0.0303		0.3169	0.2022		0.0247	0.0057		0.0034	0.0003	0.2471	
\$300,000		0.5476	0.0082		0.9138	0.0302		0.2941	0.1876		0.0203	0.0047		0.0029	0.0002	0.2309	
\$325,000		0.5227	0.0078		0.9081	0.0300		0.2739	0.1748		0.0168	0.0039		0.0025	0.0002	0.2167	
\$350,000		0.4997	0.0075		0.9026	0.0298		0.2561	0.1634		0.0140	0.0032		0.0021	0.0002	0.2041	
\$375,000		0.4781	0.0072		0.8974	0.0296		0.2404	0.1534		0.0118	0.0027		0.0018	0.0001	0.1930	
\$400,000		0.4576	0.0069		0.8924	0.0294		0.2266	0.1446		0.0100	0.0023		0.0015	0.0001	0.1833	
\$425,000		0.4382	0.0066		0.8871	0.0293		0.2143	0.1367		0.0085	0.0020		0.0012	0.0001	0.1747	
\$450,000		0.4198	0.0063		0.8825	0.0291		0.2033	0.1297		0.0073	0.0017		0.0010	0.0001	0.1669	
\$475,000		0.4021	0.0060		0.8767	0.0289		0.1934	0.1234		0.0063	0.0015		0.0008	0.0001	0.1599	
\$500,000		0.3852	0.0058		0.8713	0.0288		0.1846	0.1178		0.0056	0.0013		0.0006	0.0001	0.1538	
\$600,000		0.3306	0.0050		0.8513	0.0281		0.1559	0.0995		0.0023	0.0005		0.0002	0.0000	0.1331	
\$700,000		0.2905	0.0044		0.8325	0.0275		0.1353	0.0863		0.0016	0.0004		0.0000	0.0000	0.1186	
\$800,000		0.2598	0.0039		0.8141	0.0269		0.1196	0.0763		0.0012	0.0003		0.0000	0.0000	0.1074	
\$900,000		0.2354	0.0035		0.7960	0.0263		0.1074	0.0685		0.0009	0.0002		0.0000	0.0000	0.0985	
\$1,000,000		0.2156	0.0032		0.7782	0.0257		0.0975	0.0622		0.0007	0.0002		0.0000	0.0000	0.0913	
\$2,000,000		0.1203	0.0018		0.6266	0.0207		0.0517	0.0330		0.0002	0.0000		0.0000	0.0000	0.0555	
\$3,000,000		0.0855	0.0013		0.5196	0.0171		0.0357	0.0228		0.0001	0.0000		0.0000	0.0000	0.0412	
\$4,000,000		0.0672	0.0010		0.4415	0.0146		0.0276	0.0176		0.0000	0.0000		0.0000	0.0000	0.0332	
\$5,000,000		0.0558	0.0008		0.3816	0.0126		0.0227	0.0145		0.0000	0.0000		0.0000	0.0000	0.0279	
\$6,000,000		0.0479	0.0007		0.3340	0.0110		0.0193	0.0123		0.0000	0.0000		0.0000	0.0000	0.0240	
\$7,000,000		0.0420	0.0006		0.2952	0.0097		0.0169	0.0108		0.0000	0.0000		0.0000	0.0000	0.0211	
\$8,000,000		0.0375	0.0006		0.2627	0.0087		0.0150	0.0096		0.0000	0.0000		0.0000	0.0000	0.0189	
\$9,000,000		0.0337	0.0005		0.2351	0.0078		0.0135	0.0086		0.0000	0.0000		0.0000	0.0000	0.0169	
\$10,000,000		0.0306	0.0005		0.2113	0.0070		0.0123	0.0078		0.0000	0.0000		0.0000	0.0000	0.0153	

Death Average Cost Per Case	\$400,966	Target Cost Ratio	0.9861
P.T. Average Cost Per Case	\$2,936,571	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$157,425	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,894		

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	0.017	0.9799	0.0167	0.038	0.9973	0.0379	0.668	0.9492	0.6341	0.223	0.7246	0.1616	0.054	0.1729	0.0093	0.8596	0.9860
\$15,000		0.9705	0.0165		0.9960	0.0378		0.9258	0.6184		0.6353	0.1417		0.1212	0.0065	0.8209	
\$20,000		0.9612	0.0163		0.9947	0.0378		0.9036	0.6036		0.5643	0.1258		0.0928	0.0050	0.7885	
\$25,000		0.9521	0.0162		0.9933	0.0377		0.8824	0.5895		0.5057	0.1128		0.0749	0.0040	0.7602	
\$30,000		0.9432	0.0160		0.9920	0.0377		0.8622	0.5760		0.4562	0.1017		0.0626	0.0034	0.7348	
\$35,000		0.9343	0.0159		0.9907	0.0376		0.8429	0.5631		0.4140	0.0923		0.0536	0.0029	0.7118	
\$40,000		0.9255	0.0157		0.9894	0.0376		0.8244	0.5507		0.3775	0.0842		0.0467	0.0025	0.6907	
\$50,000		0.9082	0.0154		0.9868	0.0375		0.7896	0.5274		0.3180	0.0709		0.0370	0.0020	0.6532	
\$75,000		0.8660	0.0147		0.9803	0.0373		0.7124	0.4759		0.2185	0.0487		0.0237	0.0013	0.5779	
\$100,000		0.8256	0.0140		0.9740	0.0370		0.6462	0.4317		0.1570	0.0350		0.0149	0.0008	0.5185	
\$125,000		0.7872	0.0134		0.9678	0.0368		0.5885	0.3931		0.1163	0.0259		0.0114	0.0006	0.4698	
\$150,000		0.7510	0.0128		0.9617	0.0365		0.5378	0.3593		0.0887	0.0198		0.0092	0.0005	0.4289	
\$175,000		0.7167	0.0122		0.9555	0.0363		0.4934	0.3296		0.0690	0.0154		0.0076	0.0004	0.3939	
\$200,000		0.6839	0.0116		0.9494	0.0361		0.4545	0.3036		0.0546	0.0122		0.0064	0.0003	0.3638	
\$225,000		0.6526	0.0111		0.9434	0.0358		0.4202	0.2807		0.0436	0.0097		0.0054	0.0003	0.3376	
\$250,000		0.6227	0.0106		0.9377	0.0356		0.3899	0.2605		0.0352	0.0078		0.0046	0.0003	0.3148	
\$275,000		0.5943	0.0101		0.9323	0.0354		0.3630	0.2425		0.0288	0.0064		0.0040	0.0002	0.2946	
\$300,000		0.5676	0.0096		0.9274	0.0352		0.3390	0.2264		0.0238	0.0053		0.0035	0.0002	0.2767	
\$325,000		0.5429	0.0092		0.9226	0.0351		0.3173	0.2120		0.0199	0.0044		0.0030	0.0002	0.2609	
\$350,000		0.5198	0.0088		0.9180	0.0349		0.2978	0.1989		0.0167	0.0037		0.0026	0.0001	0.2464	
\$375,000		0.4984	0.0085		0.9134	0.0347		0.2802	0.1872		0.0141	0.0031		0.0022	0.0001	0.2336	
\$400,000		0.4782	0.0081		0.9089	0.0345		0.2644	0.1766		0.0119	0.0027		0.0019	0.0001	0.2220	
\$425,000		0.4590	0.0078		0.9044	0.0344		0.2502	0.1671		0.0102	0.0023		0.0016	0.0001	0.2117	
\$450,000		0.4407	0.0075		0.9001	0.0342		0.2374	0.1586		0.0088	0.0020		0.0014	0.0001	0.2024	
\$475,000		0.4233	0.0072		0.8960	0.0340		0.2259	0.1509		0.0077	0.0017		0.0011	0.0001	0.1939	
\$500,000		0.4066	0.0069		0.8919	0.0339		0.2155	0.1439		0.0066	0.0015		0.0009	0.0001	0.1863	
\$600,000		0.3490	0.0059		0.8751	0.0333		0.1822	0.1217		0.0023	0.0005		0.0004	0.0000	0.1614	
\$700,000		0.3067	0.0052		0.8585	0.0326		0.1580	0.1056		0.0016	0.0004		0.0001	0.0000	0.1438	
\$800,000		0.2743	0.0047		0.8431	0.0320		0.1397	0.0933		0.0012	0.0003		0.0000	0.0000	0.1303	
\$900,000		0.2486	0.0042		0.8282	0.0315		0.1254	0.0837		0.0009	0.0002		0.0000	0.0000	0.1196	
\$1,000,000		0.2276	0.0039		0.8134	0.0309		0.1138	0.0760		0.0007	0.0002		0.0000	0.0000	0.1110	
\$2,000,000		0.1271	0.0022		0.6798	0.0258		0.0603	0.0403		0.0002	0.0000		0.0000	0.0000	0.0683	
\$3,000,000		0.0903	0.0015		0.5781	0.0220		0.0416	0.0278		0.0001	0.0000		0.0000	0.0000	0.0513	
\$4,000,000		0.0709	0.0012		0.5008	0.0190		0.0321	0.0214		0.0000	0.0000		0.0000	0.0000	0.0416	
\$5,000,000		0.0589	0.0010		0.4401	0.0167		0.0263	0.0176		0.0000	0.0000		0.0000	0.0000	0.0353	
\$6,000,000		0.0506	0.0009		0.3911	0.0149		0.0224	0.0150		0.0000	0.0000		0.0000	0.0000	0.0308	
\$7,000,000		0.0444	0.0008		0.3505	0.0133		0.0196	0.0131		0.0000	0.0000		0.0000	0.0000	0.0272	
\$8,000,000		0.0396	0.0007		0.3163	0.0120		0.0174	0.0116		0.0000	0.0000		0.0000	0.0000	0.0243	
\$9,000,000		0.0357	0.0006		0.2870	0.0109		0.0157	0.0105		0.0000	0.0000		0.0000	0.0000	0.0220	
\$10,000,000		0.0325	0.0006		0.2615	0.0099		0.0143	0.0096		0.0000	0.0000		0.0000	0.0000	0.0201	

Death Average Cost Per Case	\$427,828	Target Cost Ratio	0.9861
P.T. Average Cost Per Case	\$3,652,416	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$186,335	Assessment Factor	1.000
T.T. Average Cost Per Case	\$27,791		

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	0.026	0.9812	0.0255	0.063	0.9979	0.0629	0.675	0.9568	0.6458	0.191	0.7387	0.1411	0.045	0.1862	0.0084	0.8837	0.9860
\$15,000		0.9724	0.0253		0.9968	0.0628		0.9366	0.6322		0.6519	0.1245		0.1313	0.0059	0.8507	
\$20,000		0.9637	0.0251		0.9958	0.0627		0.9173	0.6191		0.5822	0.1112		0.1009	0.0045	0.8226	
\$25,000		0.9552	0.0248		0.9947	0.0627		0.8988	0.6067		0.5245	0.1002		0.0816	0.0037	0.7981	
\$30,000		0.9468	0.0246		0.9937	0.0626		0.8810	0.5947		0.4755	0.0908		0.0683	0.0031	0.7758	
\$35,000		0.9385	0.0244		0.9926	0.0625		0.8639	0.5832		0.4334	0.0828		0.0586	0.0026	0.7555	
\$40,000		0.9303	0.0242		0.9916	0.0625		0.8475	0.5721		0.3968	0.0758		0.0512	0.0023	0.7369	
\$50,000		0.9141	0.0238		0.9895	0.0623		0.8164	0.5511		0.3366	0.0643		0.0406	0.0018	0.7033	
\$75,000		0.8745	0.0227		0.9843	0.0620		0.7468	0.5041		0.2348	0.0449		0.0262	0.0012	0.6349	
\$100,000		0.8363	0.0217		0.9792	0.0617		0.6862	0.4632		0.1713	0.0327		0.0166	0.0007	0.5800	
\$125,000		0.8000	0.0208		0.9742	0.0614		0.6326	0.4270		0.1284	0.0245		0.0127	0.0006	0.5343	
\$150,000		0.7655	0.0199		0.9692	0.0611		0.5848	0.3947		0.0988	0.0189		0.0102	0.0005	0.4951	
\$175,000		0.7328	0.0191		0.9644	0.0608		0.5419	0.3658		0.0776	0.0148		0.0084	0.0004	0.4609	
\$200,000		0.7015	0.0182		0.9595	0.0604		0.5036	0.3399		0.0619	0.0118		0.0071	0.0003	0.4306	
\$225,000		0.6716	0.0175		0.9546	0.0601		0.4693	0.3168		0.0500	0.0095		0.0061	0.0003	0.4042	
\$250,000		0.6428	0.0167		0.9497	0.0598		0.4385	0.2960		0.0407	0.0078		0.0053	0.0002	0.3805	
\$275,000		0.6153	0.0160		0.9449	0.0595		0.4109	0.2774		0.0334	0.0064		0.0046	0.0002	0.3595	
\$300,000		0.5892	0.0153		0.9403	0.0592		0.3860	0.2606		0.0278	0.0053		0.0040	0.0002	0.3406	
\$325,000		0.5646	0.0147		0.9359	0.0590		0.3635	0.2453		0.0233	0.0045		0.0035	0.0002	0.3237	
\$350,000		0.5417	0.0141		0.9317	0.0587		0.3429	0.2315		0.0197	0.0038		0.0031	0.0001	0.3082	
\$375,000		0.5202	0.0135		0.9278	0.0584		0.3242	0.2188		0.0167	0.0032		0.0027	0.0001	0.2940	
\$400,000		0.5001	0.0130		0.9240	0.0582		0.3070	0.2072		0.0143	0.0027		0.0023	0.0001	0.2812	
\$425,000		0.4812	0.0125		0.9203	0.0580		0.2912	0.1966		0.0123	0.0023		0.0020	0.0001	0.2695	
\$450,000		0.4631	0.0120		0.9167	0.0577		0.2768	0.1869		0.0106	0.0020		0.0018	0.0001	0.2587	
\$475,000		0.4459	0.0116		0.9130	0.0575		0.2636	0.1780		0.0092	0.0018		0.0015	0.0001	0.2490	
\$500,000		0.4294	0.0112		0.9094	0.0573		0.2516	0.1698		0.0081	0.0015		0.0013	0.0001	0.2399	
\$600,000		0.3702	0.0096		0.8958	0.0564		0.2128	0.1436		0.0023	0.0004		0.0006	0.0000	0.2100	
\$700,000		0.3253	0.0085		0.8832	0.0556		0.1847	0.1247		0.0016	0.0003		0.0002	0.0000	0.1891	
\$800,000		0.2909	0.0076		0.8690	0.0547		0.1632	0.1102		0.0012	0.0002		0.0001	0.0000	0.1727	
\$900,000		0.2636	0.0069		0.8562	0.0539		0.1464	0.0988		0.0009	0.0002		0.0000	0.0000	0.1598	
\$1,000,000		0.2414	0.0063		0.8440	0.0532		0.1329	0.0897		0.0007	0.0001		0.0000	0.0000	0.1493	
\$2,000,000		0.1348	0.0035		0.7309	0.0460		0.0703	0.0475		0.0002	0.0000		0.0000	0.0000	0.0970	
\$3,000,000		0.0958	0.0025		0.6373	0.0402		0.0485	0.0328		0.0001	0.0000		0.0000	0.0000	0.0755	
\$4,000,000		0.0752	0.0020		0.5628	0.0355		0.0374	0.0252		0.0000	0.0000		0.0000	0.0000	0.0627	
\$5,000,000		0.0624	0.0016		0.5027	0.0317		0.0306	0.0206		0.0000	0.0000		0.0000	0.0000	0.0539	
\$6,000,000		0.0536	0.0014		0.4531	0.0285		0.0260	0.0175		0.0000	0.0000		0.0000	0.0000	0.0474	
\$7,000,000		0.0471	0.0012		0.4114	0.0259		0.0227	0.0153		0.0000	0.0000		0.0000	0.0000	0.0424	
\$8,000,000		0.0421	0.0011		0.3759	0.0237		0.0202	0.0136		0.0000	0.0000		0.0000	0.0000	0.0384	
\$9,000,000		0.0380	0.0010		0.3451	0.0217		0.0182	0.0123		0.0000	0.0000		0.0000	0.0000	0.0350	
\$10,000,000		0.0346	0.0009		0.3181	0.0200		0.0166	0.0112		0.0000	0.0000		0.0000	0.0000	0.0321	

Death Average Cost Per Case	\$458,955	Target Cost Ratio	0.9861
P.T. Average Cost Per Case	\$4,597,747	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$220,555	Assessment Factor	1.000
T.T. Average Cost Per Case	\$29,827		

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	0.046	0.9825	0.0452	0.088	0.9983	0.0879	0.639	0.9632	0.6155	0.176	0.7523	0.1324	0.051	0.2002	0.0102	0.8912	0.9860
\$15,000		0.9743	0.0448		0.9975	0.0878		0.9459	0.6044		0.6681	0.1176		0.1420	0.0072	0.8618	
\$20,000		0.9662	0.0444		0.9967	0.0877		0.9291	0.5937		0.5999	0.1056		0.1095	0.0056	0.8370	
\$25,000		0.9583	0.0441		0.9958	0.0876		0.9130	0.5834		0.5431	0.0956		0.0889	0.0045	0.8152	
\$30,000		0.9505	0.0437		0.9950	0.0876		0.8975	0.5735		0.4947	0.0871		0.0745	0.0038	0.7957	
\$35,000		0.9427	0.0434		0.9942	0.0875		0.8825	0.5639		0.4528	0.0797		0.0640	0.0033	0.7778	
\$40,000		0.9351	0.0430		0.9934	0.0874		0.8680	0.5547		0.4161	0.0732		0.0560	0.0029	0.7612	
\$50,000		0.9199	0.0423		0.9917	0.0873		0.8404	0.5370		0.3554	0.0626		0.0445	0.0023	0.7315	
\$75,000		0.8830	0.0406		0.9876	0.0869		0.7779	0.4971		0.2516	0.0443		0.0289	0.0015	0.6704	
\$100,000		0.8473	0.0390		0.9835	0.0866		0.7229	0.4619		0.1862	0.0328		0.0209	0.0011	0.6214	
\$125,000		0.8130	0.0374		0.9795	0.0862		0.6736	0.4305		0.1413	0.0249		0.0141	0.0007	0.5797	
\$150,000		0.7804	0.0359		0.9756	0.0859		0.6291	0.4020		0.1097	0.0193		0.0114	0.0006	0.5437	
\$175,000		0.7493	0.0345		0.9717	0.0855		0.5887	0.3762		0.0869	0.0153		0.0094	0.0005	0.5120	
\$200,000		0.7196	0.0331		0.9679	0.0852		0.5518	0.3526		0.0700	0.0123		0.0080	0.0004	0.4836	
\$225,000		0.6911	0.0318		0.9640	0.0848		0.5183	0.3312		0.0570	0.0100		0.0069	0.0004	0.4582	
\$250,000		0.6636	0.0305		0.9602	0.0845		0.4878	0.3117		0.0468	0.0082		0.0060	0.0003	0.4352	
\$275,000		0.6372	0.0293		0.9563	0.0842		0.4599	0.2939		0.0387	0.0068		0.0052	0.0003	0.4145	
\$300,000		0.6119	0.0281		0.9525	0.0838		0.4346	0.2777		0.0323	0.0057		0.0046	0.0002	0.3955	
\$325,000		0.5878	0.0270		0.9487	0.0835		0.4114	0.2629		0.0272	0.0048		0.0041	0.0002	0.3784	
\$350,000		0.5651	0.0260		0.9449	0.0832		0.3901	0.2493		0.0231	0.0041		0.0036	0.0002	0.3628	
\$375,000		0.5437	0.0250		0.9413	0.0828		0.3706	0.2368		0.0198	0.0035		0.0032	0.0002	0.3483	
\$400,000		0.5236	0.0241		0.9378	0.0825		0.3526	0.2253		0.0170	0.0030		0.0028	0.0001	0.3350	
\$425,000		0.5048	0.0232		0.9344	0.0822		0.3359	0.2147		0.0146	0.0026		0.0025	0.0001	0.3228	
\$450,000		0.4870	0.0224		0.9312	0.0819		0.3205	0.2048		0.0127	0.0022		0.0022	0.0001	0.3114	
\$475,000		0.4699	0.0216		0.9281	0.0817		0.3061	0.1956		0.0111	0.0019		0.0019	0.0001	0.3009	
\$500,000		0.4536	0.0209		0.9251	0.0814		0.2928	0.1871		0.0097	0.0017		0.0017	0.0001	0.2912	
\$600,000		0.3945	0.0181		0.9135	0.0804		0.2485	0.1588		0.0060	0.0011		0.0009	0.0000	0.2584	
\$700,000		0.3466	0.0159		0.9024	0.0794		0.2156	0.1378		0.0016	0.0003		0.0004	0.0000	0.2334	
\$800,000		0.3099	0.0143		0.8921	0.0785		0.1907	0.1219		0.0012	0.0002		0.0002	0.0000	0.2149	
\$900,000		0.2808	0.0129		0.8822	0.0776		0.1711	0.1093		0.0009	0.0002		0.0000	0.0000	0.2000	
\$1,000,000		0.2571	0.0118		0.8709	0.0766		0.1552	0.0992		0.0007	0.0001		0.0000	0.0000	0.1877	
\$2,000,000		0.1437	0.0066		0.7776	0.0684		0.0821	0.0525		0.0002	0.0000		0.0000	0.0000	0.1275	
\$3,000,000		0.1021	0.0047		0.6951	0.0612		0.0566	0.0362		0.0001	0.0000		0.0000	0.0000	0.1021	
\$4,000,000		0.0801	0.0037		0.6257	0.0551		0.0436	0.0278		0.0000	0.0000		0.0000	0.0000	0.0866	
\$5,000,000		0.0665	0.0031		0.5677	0.0500		0.0356	0.0227		0.0000	0.0000		0.0000	0.0000	0.0758	
\$6,000,000		0.0571	0.0026		0.5187	0.0456		0.0302	0.0193		0.0000	0.0000		0.0000	0.0000	0.0675	
\$7,000,000		0.0502	0.0023		0.4768	0.0420		0.0263	0.0168		0.0000	0.0000		0.0000	0.0000	0.0611	
\$8,000,000		0.0449	0.0021		0.4406	0.0388		0.0234	0.0150		0.0000	0.0000		0.0000	0.0000	0.0559	
\$9,000,000		0.0406	0.0019		0.4088	0.0360		0.0211	0.0135		0.0000	0.0000		0.0000	0.0000	0.0514	
\$10,000,000		0.0370	0.0017		0.3807	0.0335		0.0192	0.0123		0.0000	0.0000		0.0000	0.0000	0.0475	

Death Average Cost Per Case	\$494,976	Target Cost Ratio	0.9861
P.T. Average Cost Per Case	\$5,853,389	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$261,059	Assessment Factor	1.000
T.T. Average Cost Per Case	\$32,011		

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		0.9861	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	HG A	HG B	0.9861	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
	Pg3 Col(1)	Pg4 Col(1)	Pg5 Col(1)	Pg6 Col(1)	Pg7 Col(1)	Pg8 Col(1)	Pg9 Col(1)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	(14)*LBA	(15)*LBA	(16)*LBA	Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)									
\$10,000	0.7076	0.7554	0.7893	0.8254	0.8596	0.8837	0.8912	0.6978	0.7449	0.7783	0.8139	0.8477	0.8714	0.8788	0.703	0.750	0.783	0.819	0.853	0.876	0.884			
\$15,000	0.6479	0.7032	0.7416	0.7828	0.8209	0.8507	0.8618	0.6389	0.6934	0.7313	0.7719	0.8095	0.8389	0.8498	0.644	0.698	0.736	0.777	0.815	0.844	0.855			
\$20,000	0.6002	0.6609	0.7025	0.7474	0.7885	0.8226	0.8370	0.5919	0.6517	0.6927	0.7370	0.7775	0.8112	0.8254	0.597	0.657	0.698	0.742	0.783	0.816	0.830			
\$25,000	0.5604	0.6248	0.6691	0.7165	0.7602	0.7981	0.8152	0.5526	0.6161	0.6598	0.7065	0.7496	0.7870	0.8039	0.558	0.621	0.665	0.712	0.755	0.792	0.809			
\$30,000	0.5263	0.5933	0.6395	0.6895	0.7348	0.7758	0.7957	0.5190	0.5851	0.6306	0.6799	0.7246	0.7650	0.7846	0.524	0.590	0.636	0.685	0.730	0.770	0.790			
\$35,000	0.4963	0.5654	0.6133	0.6649	0.7118	0.7555	0.7778	0.4894	0.5575	0.6048	0.6557	0.7019	0.7450	0.7670	0.494	0.563	0.610	0.661	0.707	0.750	0.772			
\$40,000	0.4699	0.5402	0.5894	0.6425	0.6907	0.7369	0.7612	0.4634	0.5327	0.5812	0.6336	0.6811	0.7267	0.7506	0.468	0.538	0.586	0.639	0.686	0.732	0.756			
\$50,000	0.4244	0.4966	0.5476	0.6030	0.6532	0.7033	0.7315	0.4185	0.4897	0.5400	0.5946	0.6441	0.6935	0.7213	0.424	0.495	0.545	0.600	0.649	0.699	0.726			
\$75,000	0.3395	0.4119	0.4652	0.5244	0.5779	0.6349	0.6704	0.3348	0.4062	0.4587	0.5171	0.5699	0.6261	0.6611	0.340	0.411	0.464	0.522	0.575	0.631	0.666			
\$100,000	0.2803	0.3499	0.4031	0.4633	0.5185	0.5800	0.6214	0.2764	0.3450	0.3975	0.4569	0.5113	0.5719	0.6128	0.281	0.350	0.403	0.462	0.516	0.577	0.618			
\$125,000	0.2372	0.3026	0.3544	0.4141	0.4698	0.5343	0.5797	0.2339	0.2984	0.3495	0.4083	0.4633	0.5269	0.5716	0.239	0.303	0.355	0.413	0.468	0.532	0.577			
\$150,000	0.2048	0.2656	0.3152	0.3737	0.4289	0.4951	0.5437	0.2020	0.2619	0.3108	0.3685	0.4229	0.4882	0.5361	0.207	0.267	0.316	0.374	0.428	0.493	0.541			
\$175,000	0.1792	0.2359	0.2832	0.3399	0.3939	0.4609	0.5120	0.1767	0.2326	0.2793	0.3352	0.3884	0.4545	0.5049	0.182	0.238	0.284	0.340	0.393	0.460	0.510			
\$200,000	0.1588	0.2117	0.2566	0.3113	0.3638	0.4306	0.4836	0.1566	0.2088	0.2530	0.3070	0.3587	0.4246	0.4769	0.162	0.214	0.258	0.312	0.364	0.430	0.482			
\$225,000	0.1427	0.1916	0.2341	0.2867	0.3376	0.4042	0.4582	0.1407	0.1889	0.2308	0.2827	0.3329	0.3986	0.4518	0.146	0.194	0.236	0.288	0.338	0.404	0.457			
\$250,000	0.1297	0.1749	0.2151	0.2656	0.3148	0.3805	0.4352	0.1279	0.1725	0.2121	0.2619	0.3104	0.3752	0.4292	0.133	0.178	0.217	0.267	0.315	0.380	0.434			
\$275,000	0.1189	0.1608	0.1986	0.2471	0.2946	0.3595	0.4145	0.1172	0.1586	0.1958	0.2437	0.2905	0.3545	0.4087	0.122	0.164	0.201	0.249	0.296	0.360	0.414			
\$300,000	0.1100	0.1491	0.1846	0.2309	0.2767	0.3406	0.3955	0.1085	0.1470	0.1820	0.2277	0.2729	0.3359	0.3900	0.114	0.152	0.187	0.233	0.278	0.341	0.395			
\$325,000	0.1024	0.1391	0.1725	0.2167	0.2609	0.3237	0.3784	0.1010	0.1372	0.1701	0.2137	0.2573	0.3192	0.3731	0.106	0.142	0.175	0.219	0.262	0.324	0.378			
\$350,000	0.0959	0.1307	0.1621	0.2041	0.2464	0.3082	0.3628	0.0946	0.1289	0.1598	0.2013	0.2430	0.3039	0.3578	0.100	0.134	0.165	0.206	0.248	0.309	0.363			
\$375,000	0.0903	0.1232	0.1529	0.1930	0.2336	0.2940	0.3483	0.0890	0.1215	0.1508	0.1903	0.2304	0.2899	0.3435	0.094	0.127	0.156	0.195	0.235	0.295	0.349			
\$400,000	0.0855	0.1166	0.1450	0.1833	0.2220	0.2812	0.3350	0.0843	0.1150	0.1430	0.1808	0.2189	0.2773	0.3303	0.089	0.120	0.148	0.186	0.224	0.282	0.335			
\$425,000	0.0812	0.1108	0.1378	0.1747	0.2117	0.2695	0.3228	0.0801	0.1093	0.1359	0.1723	0.2088	0.2658	0.3183	0.085	0.114	0.141	0.177	0.214	0.271	0.323			
\$450,000	0.0773	0.1055	0.1315	0.1669	0.2024	0.2587	0.3114	0.0762	0.1040	0.1297	0.1646	0.1996	0.2551	0.3071	0.081	0.109	0.135	0.170	0.205	0.260	0.312			
\$475,000	0.0738	0.1009	0.1260	0.1599	0.1939	0.2490	0.3009	0.0728	0.0995	0.1242	0.1577	0.1912	0.2455	0.2967	0.078	0.105	0.129	0.163	0.196	0.251	0.302			
\$500,000	0.0708	0.0967	0.1203	0.1538	0.1863	0.2399	0.2912	0.0698	0.0954	0.1186	0.1517	0.1837	0.2366	0.2872	0.075	0.100	0.124	0.157	0.189	0.242	0.292			
\$600,000	0.0609	0.0834	0.1042	0.1331	0.1614	0.2100	0.2584	0.0601	0.0822	0.1028	0.1312	0.1592	0.2071	0.2548	0.065	0.087	0.108	0.136	0.164	0.212	0.260			
\$700,000	0.0537	0.0738	0.0923	0.1186	0.1438	0.1891	0.2334	0.0530	0.0728	0.0910	0.1170	0.1418	0.1865	0.2302	0.058	0.078	0.096	0.122	0.147	0.192	0.235			
\$800,000	0.0482	0.0663	0.0833	0.1074	0.1303	0.1727	0.2149	0.0475	0.0654	0.0821	0.1059	0.1285	0.1703	0.2119	0.053	0.070	0.087	0.111	0.134	0.175	0.217			
\$900,000	0.0438	0.0605	0.0761	0.0985	0.1196	0.1598	0.2000	0.0432	0.0597	0.0750	0.0971	0.1179	0.1576	0.1972	0.048	0.065	0.080	0.102	0.123	0.163	0.202			
\$1,000,000	0.0402	0.0558	0.0702	0.0913	0.1110	0.1493	0.1877	0.0396	0.0550	0.0692	0.0900	0.1095	0.1472	0.1851	0.0446	0.0600	0.0742	0.0950	0.1145	0.1522	0.1901			
\$2,000,000	0.0230	0.0323	0.0414	0.0555	0.0683	0.0970	0.1275	0.0227	0.0319	0.0408	0.0547	0.0674	0.0957	0.1257	0.0277	0.0369	0.0458	0.0597	0.0724	0.1007	0.1307			
\$3,000,000	0.0164	0.0234	0.0303	0.0412	0.0513	0.0755	0.1021	0.0162	0.0231	0.0299	0.0406	0.0506	0.0745	0.1007	0.0212	0.0281	0.0349	0.0456	0.0556	0.0795	0.1057			
\$4,000,000	0.0129	0.0184	0.0241	0.0332	0.0416	0.0627	0.0866	0.0127	0.0181	0.0238	0.0327	0.0410	0.0618	0.0854	0.0177	0.0231	0.0288	0.0377	0.0460	0.0668	0.0904			
\$5,000,000	0.0106	0.0152	0.0199	0.0279	0.0353	0.0539	0.0758	0.0105	0.0150	0.0196	0.0275	0.0348	0.0532	0.0747	0.0155	0.0200	0.0246	0.0325	0.0398	0.0582	0.0797			
\$6,000,000	0.0090	0.0130	0.0171	0.0240	0.0308	0.0474	0.0675	0.0089	0.0128	0.0169	0.0237	0.0304	0.0467	0.0666	0.0134	0.0178	0.0219	0.0287	0.0354	0.0517	0.0716			
\$7,000,000	0.0076	0.0111	0.0150	0.0211	0.0272	0.0424	0.0611	0.0075	0.0109	0.0148	0.0208	0.0268	0.0418	0.0603	0.0113	0.0159	0.0198	0.0258	0.0318	0.0468	0.0653			
\$8,000,000	0.0066	0.0098	0.0132	0.0189	0.0243	0.0384	0.0559	0.0065	0.0097	0.0130	0.0186	0.0240	0.0379	0.0551	0.0098	0.0146	0.0180	0.0236	0.0290	0.0429	0.0601			
\$9,000,000	0.0057	0.0086	0.0118	0.0169	0.0220	0.0350	0.0514	0.0056	0.0085	0.0116	0.0167	0.0217	0.0345	0.0507	0.0084	0.0128	0.0166	0.0217	0.0267	0.0395	0.0557			
\$10,000,000	0.0050	0.0076	0.0105	0.0153	0.0201	0.0321	0.0475	0.0049	0.0075	0.0104	0.0151	0.0198	0.0317	0.0468	0.0074	0.0113	0.0154	0.0201	0.0248	0.0367	0.0518			

PENNSYLVANIA
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 4/1/21
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2021 Excess Loss Factors*							2020 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	0.750	0.783	0.819	0.853	0.876	0.884	0.704	0.751	0.778	0.817	0.851	0.874	0.887	-0.1%	-0.1%	0.6%	0.2%	0.2%	0.2%	-0.3%
\$15,000	0.644	0.698	0.736	0.777	0.815	0.844	0.855	0.643	0.700	0.729	0.774	0.812	0.841	0.858	0.2%	-0.3%	1.0%	0.4%	0.4%	0.4%	-0.3%
\$20,000	0.597	0.657	0.698	0.742	0.783	0.816	0.830	0.595	0.657	0.689	0.738	0.779	0.813	0.834	0.3%	0.0%	1.3%	0.5%	0.5%	0.4%	-0.5%
\$25,000	0.558	0.621	0.665	0.712	0.755	0.792	0.809	0.554	0.621	0.655	0.706	0.750	0.788	0.813	0.7%	0.0%	1.5%	0.8%	0.7%	0.5%	-0.5%
\$30,000	0.524	0.590	0.636	0.685	0.730	0.770	0.790	0.519	0.589	0.625	0.679	0.724	0.765	0.793	1.0%	0.2%	1.8%	0.9%	0.8%	0.7%	-0.4%
\$35,000	0.494	0.563	0.610	0.661	0.707	0.750	0.772	0.489	0.561	0.598	0.654	0.701	0.745	0.776	1.0%	0.4%	2.0%	1.1%	0.9%	0.7%	-0.5%
\$40,000	0.468	0.538	0.586	0.639	0.686	0.732	0.756	0.462	0.536	0.574	0.631	0.680	0.726	0.759	1.3%	0.4%	2.1%	1.3%	0.9%	0.8%	-0.4%
\$50,000	0.424	0.495	0.545	0.600	0.649	0.699	0.726	0.417	0.492	0.531	0.591	0.642	0.692	0.730	1.7%	0.6%	2.6%	1.5%	1.1%	1.0%	-0.5%
\$75,000	0.340	0.411	0.464	0.522	0.575	0.631	0.666	0.332	0.407	0.450	0.512	0.566	0.623	0.669	2.4%	1.0%	3.1%	2.0%	1.6%	1.3%	-0.4%
\$100,000	0.281	0.350	0.403	0.462	0.516	0.577	0.618	0.274	0.345	0.388	0.452	0.507	0.569	0.621	2.6%	1.4%	3.9%	2.2%	1.8%	1.4%	-0.5%
\$125,000	0.239	0.303	0.355	0.413	0.468	0.532	0.577	0.232	0.298	0.340	0.403	0.459	0.524	0.580	3.0%	1.7%	4.4%	2.5%	2.0%	1.5%	-0.5%
\$150,000	0.207	0.267	0.316	0.374	0.428	0.493	0.541	0.202	0.263	0.302	0.363	0.418	0.485	0.544	2.5%	1.5%	4.6%	3.0%	2.4%	1.6%	-0.6%
\$175,000	0.182	0.238	0.284	0.340	0.393	0.460	0.510	0.178	0.235	0.272	0.330	0.384	0.451	0.512	2.2%	1.3%	4.4%	3.0%	2.3%	2.0%	-0.4%
\$200,000	0.162	0.214	0.258	0.312	0.364	0.430	0.482	0.160	0.212	0.248	0.302	0.354	0.422	0.484	1.3%	0.9%	4.0%	3.3%	2.8%	1.9%	-0.4%
\$225,000	0.146	0.194	0.236	0.288	0.338	0.404	0.457	0.145	0.194	0.227	0.279	0.329	0.396	0.459	0.7%	0.0%	4.0%	3.2%	2.7%	2.0%	-0.4%
\$250,000	0.133	0.178	0.217	0.267	0.315	0.380	0.434	0.134	0.178	0.210	0.260	0.307	0.373	0.436	-0.7%	0.0%	3.3%	2.7%	2.6%	1.9%	-0.5%
\$275,000	0.122	0.164	0.201	0.249	0.296	0.360	0.414	0.124	0.166	0.195	0.243	0.288	0.352	0.415	-1.6%	-1.2%	3.1%	2.5%	2.8%	2.3%	-0.2%
\$300,000	0.114	0.152	0.187	0.233	0.278	0.341	0.395	0.115	0.155	0.183	0.229	0.272	0.334	0.396	-0.9%	-1.9%	2.2%	1.7%	2.2%	2.1%	-0.3%
\$325,000	0.106	0.142	0.175	0.219	0.262	0.324	0.378	0.108	0.146	0.172	0.216	0.257	0.318	0.380	-1.9%	-2.7%	1.7%	1.4%	1.9%	1.9%	-0.5%
\$350,000	0.100	0.134	0.165	0.206	0.248	0.309	0.363	0.101	0.138	0.163	0.204	0.244	0.304	0.365	-1.0%	-2.9%	1.2%	1.0%	1.6%	1.6%	-0.5%
\$375,000	0.094	0.127	0.156	0.195	0.235	0.295	0.349	0.096	0.130	0.155	0.195	0.233	0.291	0.351	-2.1%	-2.3%	0.6%	0.0%	0.9%	1.4%	-0.6%
\$400,000	0.089	0.120	0.148	0.186	0.224	0.282	0.335	0.091	0.124	0.147	0.186	0.222	0.280	0.338	-2.2%	-3.2%	0.7%	0.0%	0.9%	0.7%	-0.9%
\$425,000	0.085	0.114	0.141	0.177	0.214	0.271	0.323	0.087	0.118	0.141	0.178	0.213	0.269	0.327	-2.3%	-3.4%	0.0%	-0.6%	0.5%	0.7%	-1.2%
\$450,000	0.081	0.109	0.135	0.170	0.205	0.260	0.312	0.083	0.112	0.135	0.171	0.205	0.259	0.316	-2.4%	-2.7%	0.0%	-0.6%	0.0%	0.4%	-1.3%
\$475,000	0.078	0.105	0.129	0.163	0.196	0.251	0.302	0.079	0.108	0.129	0.164	0.197	0.251	0.307	-1.3%	-2.8%	0.0%	-0.6%	-0.5%	0.0%	-1.6%
\$500,000	0.075	0.100	0.124	0.157	0.189	0.242	0.292	0.076	0.103	0.123	0.158	0.190	0.243	0.298	-1.3%	-2.9%	0.8%	-0.6%	-0.5%	-0.4%	-2.0%
\$600,000	0.065	0.087	0.108	0.136	0.164	0.212	0.260	0.066	0.090	0.108	0.138	0.166	0.215	0.267	-1.5%	-3.3%	0.0%	-1.4%	-1.2%	-1.4%	-2.6%
\$700,000	0.058	0.078	0.096	0.122	0.147	0.192	0.235	0.059	0.080	0.096	0.123	0.149	0.195	0.243	-1.7%	-2.5%	0.0%	-0.8%	-1.3%	-1.5%	-3.3%
\$800,000	0.053	0.070	0.087	0.111	0.134	0.175	0.217	0.053	0.073	0.087	0.112	0.135	0.179	0.225	0.0%	-4.1%	0.0%	-0.9%	-0.7%	-2.2%	-3.6%
\$900,000	0.048	0.065	0.080	0.102	0.123	0.163	0.202	0.049	0.067	0.080	0.104	0.125	0.166	0.210	-2.0%	-3.0%	0.0%	-1.9%	-1.6%	-1.8%	-3.8%
\$1,000,000	0.0446	0.0600	0.0742	0.0950	0.1145	0.1522	0.1901	0.0454	0.0620	0.0745	0.0965	0.1165	0.1553	0.1974	-1.8%	-3.2%	-0.4%	-1.6%	-1.7%	-2.0%	-3.7%
\$2,000,000	0.0277	0.0369	0.0458	0.0597	0.0724	0.1007	0.1307	0.0283	0.0383	0.0464	0.0611	0.0743	0.1035	0.1359	-2.1%	-3.7%	-1.3%	-2.3%	-2.6%	-2.7%	-3.8%
\$3,000,000	0.0212	0.0281	0.0349	0.0456	0.0556	0.0795	0.1057	0.0220	0.0293	0.0355	0.0469	0.0571	0.0817	0.1097	-3.6%	-4.1%	-1.7%	-2.8%	-2.6%	-2.7%	-3.6%
\$4,000,000	0.0177	0.0231	0.0288	0.0377	0.0460	0.0668	0.0904	0.0183	0.0243	0.0294	0.0388	0.0475	0.0688	0.0938	-3.3%	-4.9%	-2.0%	-2.8%	-3.2%	-2.9%	-3.6%
\$5,000,000	0.0155	0.0200	0.0246	0.0325	0.0398	0.0582	0.0797	0.0160	0.0211	0.0255	0.0337	0.0411	0.0600	0.0827	-3.1%	-5.2%	-3.5%	-3.6%	-3.2%	-3.0%	-3.6%
\$6,000,000	0.0134	0.0178	0.0219	0.0287	0.0354	0.0517	0.0716	0.0141	0.0187	0.0227	0.0299	0.0366	0.0534	0.0744	-5.0%	-4.8%	-3.5%	-4.0%	-3.3%	-3.2%	-3.8%
\$7,000,000	0.0113	0.0159	0.0198	0.0258	0.0318	0.0468	0.0653	0.0122	0.0170	0.0205	0.0270	0.0330	0.0485	0.0677	-7.4%	-6.5%	-3.4%	-4.4%	-3.6%	-3.5%	-3.5%
\$8,000,000	0.0098	0.0144	0.0180	0.0236	0.0290	0.0429	0.0601	0.0105	0.0155	0.0188	0.0245	0.0303	0.0445	0.0625	-6.7%	-7.1%	-4.3%	-3.7%	-4.3%	-3.6%	-3.8%
\$9,000,000	0.0084	0.0128	0.0166	0.0217	0.0267	0.0395	0.0557	0.0092	0.0140	0.0173	0.0228	0.0280	0.0412	0.0580	-8.7%	-8.6%	-4.0%	-4.8%	-4.6%	-4.1%	-4.0%
\$10,000,000	0.0074	0.0113	0.0154	0.0201	0.0248	0.0367	0.0518	0.0080	0.0126	0.0160	0.0212	0.0259	0.0381	0.0541	-7.5%	-10.3%	-3.8%	-5.2%	-4.2%	-3.7%	-4.3%

* Adjusted