

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

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

Exhibit I

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

I.	Injury Type	Average Cost Per Case						
		Hazard Group						
II.	Injury Type	A	B	C	D	E	F	G
	Fatal	636,073						
	P.T.	7,425,976						
	PP	185,159						
	T.T.	31,874						
	MO	1,712						
	Fatal	487,702	519,224	554,354	595,343	644,513	698,780	760,659
	P.T.	4,398,866	4,998,532	5,716,768	6,626,607	7,790,268	9,263,035	11,205,560
	PP	114,592	133,061	154,507	179,409	208,324	241,900	280,887
	T.T.	26,889	28,495	30,197	32,000	33,911	35,936	38,082
	MO	1,411	1,519	1,634	1,759	1,893	2,038	2,193
III.	Injury Type	A	B	C	D	E	F	G
	Average Severity	43,752	52,272	62,470	74,587	83,222	106,241	121,428
	Ratio to PCRB Total (\$75,062)	1.716	1.436	1.202	1.006	0.902	0.707	0.618

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	2,237,415	0.010	Death	7,148,111	0.011	Death	18,977,217	0.012	Death	31,679,598	0.015
P.T.	2,190,325	0.010	P.T.	9,610,658	0.015	P.T.	31,295,859	0.020	P.T.	62,914,701	0.030
PP	89,096,199	0.398	PP	307,505,522	0.473	PP	862,214,779	0.545	PP	1,227,500,944	0.581
T.T.	93,076,456	0.416	T.T.	237,187,307	0.365	T.T.	518,710,601	0.328	T.T.	597,688,425	0.283
Medical Only	37,141,086	0.166	Medical Only	88,376,640	0.136	Medical Only	150,236,302	0.095	Medical Only	192,189,564	0.091
<b>Total</b>	<b>223,741,481</b>		<b>Total</b>	<b>649,828,238</b>		<b>Total</b>	<b>1,581,434,758</b>		<b>Total</b>	<b>2,111,973,232</b>	
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	18,794,094	0.017	Death	54,078,005	0.042	Death	14,672,074	0.025			
P.T.	38,461,046	0.035	P.T.	76,983,305	0.060	P.T.	49,761,532	0.085			
PP	665,764,703	0.602	PP	806,290,784	0.626	PP	375,728,603	0.640			
T.T.	311,760,850	0.282	T.T.	292,278,744	0.227	T.T.	122,658,536	0.209			
Medical Only	70,754,235	0.064	Medical Only	57,940,720	0.045	Medical Only	24,062,201	0.041			
<b>Total</b>	<b>1,105,534,928</b>		<b>Total</b>	<b>1,287,571,558</b>		<b>Total</b>	<b>586,882,946</b>				

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	0.9832	0.0098	0.010	0.9982	0.0100	0.398	0.9174	0.3651	0.416	0.7180	0.2987	0.166	0.1565	0.0260	0.7096	0.9870
\$15,000		0.9752	0.0098		0.9972	0.0100		0.8800	0.3503		0.6255	0.2602		0.1062	0.0176	0.6479	
\$20,000		0.9675	0.0097		0.9963	0.0100		0.8451	0.3363		0.5511	0.2292		0.0780	0.0129	0.5981	
\$25,000		0.9599	0.0096		0.9954	0.0100		0.8122	0.3233		0.4893	0.2036		0.0601	0.0100	0.5565	
\$30,000		0.9524	0.0095		0.9945	0.0099		0.7813	0.3109		0.4374	0.1820		0.0480	0.0080	0.5203	
\$35,000		0.9450	0.0095		0.9935	0.0099		0.7520	0.2993		0.3932	0.1636		0.0394	0.0065	0.4888	
\$40,000		0.9377	0.0094		0.9926	0.0099		0.7243	0.2883		0.3554	0.1479		0.0331	0.0055	0.4610	
\$50,000		0.9234	0.0092		0.9908	0.0099		0.6728	0.2678		0.2939	0.1222		0.0247	0.0041	0.4132	
\$75,000		0.8882	0.0089		0.9862	0.0099		0.5630	0.2241		0.1923	0.0800		0.0149	0.0025	0.3254	
\$100,000		0.8539	0.0085		0.9815	0.0098		0.4752	0.1891		0.1316	0.0547		0.0107	0.0018	0.2639	
\$125,000		0.8205	0.0082		0.9769	0.0098		0.4056	0.1614		0.0936	0.0389		0.0083	0.0014	0.2197	
\$150,000		0.7881	0.0079		0.9723	0.0097		0.3507	0.1396		0.0688	0.0286		0.0067	0.0011	0.1869	
\$175,000		0.7568	0.0076		0.9677	0.0097		0.3065	0.1220		0.0519	0.0216		0.0055	0.0009	0.1618	
\$200,000		0.7268	0.0073		0.9631	0.0096		0.2706	0.1077		0.0399	0.0166		0.0047	0.0008	0.1420	
\$225,000		0.6980	0.0070		0.9585	0.0096		0.2415	0.0961		0.0311	0.0129		0.0040	0.0007	0.1263	
\$250,000		0.6705	0.0067		0.9538	0.0095		0.2176	0.0866		0.0245	0.0102		0.0034	0.0006	0.1136	
\$275,000		0.6442	0.0064		0.9492	0.0095		0.1979	0.0788		0.0196	0.0082		0.0030	0.0005	0.1034	
\$300,000		0.6192	0.0062		0.9450	0.0094		0.1819	0.0724		0.0159	0.0066		0.0026	0.0004	0.0950	
\$325,000		0.5959	0.0060		0.9400	0.0094		0.1679	0.0668		0.0131	0.0054		0.0023	0.0004	0.0880	
\$350,000		0.5745	0.0057		0.9352	0.0094		0.1560	0.0621		0.0109	0.0045		0.0021	0.0003	0.0820	
\$375,000		0.5546	0.0055		0.9305	0.0093		0.1457	0.0580		0.0091	0.0038		0.0019	0.0003	0.0769	
\$400,000		0.5359	0.0054		0.9259	0.0093		0.1367	0.0544		0.0076	0.0032		0.0017	0.0003	0.0726	
\$425,000		0.5189	0.0052		0.9213	0.0092		0.1287	0.0512		0.0063	0.0026		0.0016	0.0003	0.0685	
\$450,000		0.5034	0.0050		0.9168	0.0092		0.1216	0.0484		0.0054	0.0022		0.0014	0.0002	0.0650	
\$475,000		0.4890	0.0049		0.9123	0.0091		0.1153	0.0459		0.0046	0.0019		0.0013	0.0002	0.0620	
\$500,000		0.4757	0.0048		0.9079	0.0091		0.1096	0.0436		0.0039	0.0016		0.0012	0.0002	0.0593	
\$600,000		0.4309	0.0043		0.8900	0.0089		0.0916	0.0365		0.0022	0.0009		0.0009	0.0001	0.0507	
\$700,000		0.3959	0.0040		0.8722	0.0087		0.0787	0.0313		0.0013	0.0006		0.0005	0.0001	0.0447	
\$800,000		0.3676	0.0037		0.8544	0.0085		0.0690	0.0275		0.0009	0.0004		0.0001	0.0000	0.0401	
\$900,000		0.3440	0.0034		0.8368	0.0084		0.0614	0.0245		0.0006	0.0002		0.0000	0.0000	0.0365	
\$1,000,000		0.3239	0.0032		0.8194	0.0082		0.0554	0.0221		0.0004	0.0002		0.0000	0.0000	0.0337	
\$2,000,000		0.2142	0.0021		0.6663	0.0067		0.0282	0.0112		0.0001	0.0000		0.0000	0.0000	0.0200	
\$3,000,000		0.1648	0.0016		0.5495	0.0055		0.0192	0.0076		0.0000	0.0000		0.0000	0.0000	0.0147	
\$4,000,000		0.1350	0.0013		0.4588	0.0046		0.0147	0.0058		0.0000	0.0000		0.0000	0.0000	0.0117	
\$5,000,000		0.1144	0.0011		0.3866	0.0039		0.0119	0.0047		0.0000	0.0000		0.0000	0.0000	0.0097	
\$6,000,000		0.0990	0.0010		0.3278	0.0033		0.0100	0.0040		0.0000	0.0000		0.0000	0.0000	0.0083	
\$7,000,000		0.0869	0.0009		0.2790	0.0028		0.0086	0.0034		0.0000	0.0000		0.0000	0.0000	0.0071	
\$8,000,000		0.0771	0.0008		0.2381	0.0024		0.0074	0.0030		0.0000	0.0000		0.0000	0.0000	0.0062	
\$9,000,000		0.0688	0.0007		0.2034	0.0020		0.0064	0.0026		0.0000	0.0000		0.0000	0.0000	0.0053	
\$10,000,000		0.0618	0.0006		0.1737	0.0017		0.0056	0.0022		0.0000	0.0000		0.0000	0.0000	0.0045	

Death Average Cost Per Case	\$487,702	Target Cost Ratio	0.9869
P.T. Average Cost Per Case	\$4,398,866	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$114,592	Assessment Factor	1.000
T.T. Average Cost Per Case	\$26,889		

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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	0.9842	0.0108	0.015	0.9984	0.0150	0.473	0.9282	0.4390	0.365	0.7299	0.2664	0.136	0.1669	0.0227	0.7539	0.9870
\$15,000		0.9767	0.0107		0.9976	0.0150		0.8953	0.4235		0.6397	0.2335		0.1144	0.0156	0.6983	
\$20,000		0.9693	0.0107		0.9968	0.0150		0.8642	0.4088		0.5666	0.2068		0.0846	0.0115	0.6528	
\$25,000		0.9622	0.0106		0.9959	0.0149		0.8348	0.3949		0.5056	0.1846		0.0656	0.0089	0.6139	
\$30,000		0.9551	0.0105		0.9951	0.0149		0.8069	0.3817		0.4540	0.1657		0.0526	0.0072	0.5800	
\$35,000		0.9482	0.0104		0.9943	0.0149		0.7804	0.3691		0.4098	0.1496		0.0433	0.0059	0.5499	
\$40,000		0.9413	0.0104		0.9935	0.0149		0.7552	0.3572		0.3718	0.1357		0.0364	0.0050	0.5232	
\$50,000		0.9277	0.0102		0.9919	0.0149		0.7080	0.3349		0.3096	0.1130		0.0272	0.0037	0.4767	
\$75,000		0.8945	0.0098		0.9878	0.0148		0.6058	0.2865		0.2058	0.0751		0.0163	0.0022	0.3884	
\$100,000		0.8622	0.0095		0.9838	0.0148		0.5215	0.2466		0.1428	0.0521		0.0116	0.0016	0.3246	
\$125,000		0.8305	0.0091		0.9797	0.0147		0.4521	0.2138		0.1026	0.0375		0.0091	0.0012	0.2763	
\$150,000		0.7997	0.0088		0.9756	0.0146		0.3955	0.1871		0.0761	0.0278		0.0073	0.0010	0.2393	
\$175,000		0.7699	0.0085		0.9716	0.0146		0.3493	0.1652		0.0579	0.0211		0.0061	0.0008	0.2102	
\$200,000		0.7412	0.0082		0.9675	0.0145		0.3110	0.1471		0.0448	0.0164		0.0051	0.0007	0.1869	
\$225,000		0.7136	0.0078		0.9634	0.0145		0.2789	0.1319		0.0352	0.0128		0.0044	0.0006	0.1676	
\$250,000		0.6871	0.0076		0.9594	0.0144		0.2521	0.1192		0.0279	0.0102		0.0038	0.0005	0.1519	
\$275,000		0.6616	0.0073		0.9553	0.0143		0.2296	0.1086		0.0225	0.0082		0.0033	0.0005	0.1389	
\$300,000		0.6373	0.0070		0.9513	0.0143		0.2106	0.0996		0.0183	0.0067		0.0029	0.0004	0.1280	
\$325,000		0.6142	0.0068		0.9472	0.0142		0.1945	0.0920		0.0151	0.0055		0.0026	0.0004	0.1189	
\$350,000		0.5926	0.0065		0.9434	0.0142		0.1811	0.0857		0.0126	0.0046		0.0023	0.0003	0.1113	
\$375,000		0.5727	0.0063		0.9390	0.0141		0.1690	0.0799		0.0106	0.0039		0.0021	0.0003	0.1045	
\$400,000		0.5541	0.0061		0.9348	0.0140		0.1585	0.0750		0.0090	0.0033		0.0019	0.0003	0.0987	
\$425,000		0.5365	0.0059		0.9307	0.0140		0.1493	0.0706		0.0076	0.0028		0.0018	0.0002	0.0935	
\$450,000		0.5205	0.0057		0.9266	0.0139		0.1410	0.0667		0.0054	0.0020		0.0016	0.0002	0.0885	
\$475,000		0.5057	0.0056		0.9226	0.0138		0.1337	0.0632		0.0046	0.0017		0.0015	0.0002	0.0845	
\$500,000		0.4920	0.0054		0.9186	0.0138		0.1271	0.0601		0.0039	0.0014		0.0014	0.0002	0.0809	
\$600,000		0.4459	0.0049		0.9029	0.0135		0.1061	0.0502		0.0022	0.0008		0.0010	0.0001	0.0695	
\$700,000		0.4099	0.0045		0.8872	0.0133		0.0912	0.0431		0.0013	0.0005		0.0007	0.0001	0.0615	
\$800,000		0.3807	0.0042		0.8715	0.0131		0.0799	0.0378		0.0009	0.0003		0.0003	0.0000	0.0554	
\$900,000		0.3564	0.0039		0.8558	0.0128		0.0712	0.0337		0.0006	0.0002		0.0000	0.0000	0.0506	
\$1,000,000		0.3357	0.0037		0.8403	0.0126		0.0642	0.0304		0.0004	0.0002		0.0000	0.0000	0.0469	
\$2,000,000		0.2227	0.0024		0.6994	0.0105		0.0326	0.0154		0.0001	0.0000		0.0000	0.0000	0.0283	
\$3,000,000		0.1718	0.0019		0.5880	0.0088		0.0221	0.0104		0.0000	0.0000		0.0000	0.0000	0.0211	
\$4,000,000		0.1411	0.0016		0.4996	0.0075		0.0168	0.0080		0.0000	0.0000		0.0000	0.0000	0.0171	
\$5,000,000		0.1199	0.0013		0.4280	0.0064		0.0137	0.0065		0.0000	0.0000		0.0000	0.0000	0.0142	
\$6,000,000		0.1041	0.0011		0.3689	0.0055		0.0116	0.0055		0.0000	0.0000		0.0000	0.0000	0.0121	
\$7,000,000		0.0917	0.0010		0.3193	0.0048		0.0100	0.0047		0.0000	0.0000		0.0000	0.0000	0.0105	
\$8,000,000		0.0816	0.0009		0.2772	0.0042		0.0087	0.0041		0.0000	0.0000		0.0000	0.0000	0.0092	
\$9,000,000		0.0732	0.0008		0.2411	0.0036		0.0077	0.0036		0.0000	0.0000		0.0000	0.0000	0.0080	
\$10,000,000		0.0659	0.0007		0.2099	0.0031		0.0068	0.0032		0.0000	0.0000		0.0000	0.0000	0.0070	

Death Average Cost Per Case	\$519,224	Target Cost Ratio	0.9869
P.T. Average Cost Per Case	\$4,998,532	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$133,061	Assessment Factor	1.000
T.T. Average Cost Per Case	\$28,495		

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	0.9851	0.0118	0.020	0.9986	0.0200	0.545	0.9377	0.5110	0.328	0.7414	0.2432	0.095	0.1777	0.0169	0.8029	0.9870
\$15,000		0.9781	0.0117		0.9979	0.0200		0.9088	0.4953		0.6536	0.2144		0.1230	0.0117	0.7531	
\$20,000		0.9712	0.0117		0.9972	0.0199		0.8812	0.4803		0.5819	0.1909		0.0917	0.0087	0.7115	
\$25,000		0.9644	0.0116		0.9964	0.0199		0.8550	0.4660		0.5218	0.1711		0.0715	0.0068	0.6754	
\$30,000		0.9578	0.0115		0.9957	0.0199		0.8300	0.4524		0.4706	0.1543		0.0576	0.0055	0.6436	
\$35,000		0.9512	0.0114		0.9950	0.0199		0.8061	0.4394		0.4265	0.1399		0.0475	0.0045	0.6151	
\$40,000		0.9448	0.0113		0.9943	0.0199		0.7833	0.4269		0.3883	0.1273		0.0401	0.0038	0.5892	
\$50,000		0.9320	0.0112		0.9929	0.0199		0.7403	0.4034		0.3256	0.1068		0.0299	0.0028	0.5441	
\$75,000		0.9008	0.0108		0.9893	0.0198		0.6459	0.3520		0.2196	0.0720		0.0178	0.0017	0.4563	
\$100,000		0.8703	0.0104		0.9858	0.0197		0.5663	0.3086		0.1546	0.0507		0.0126	0.0012	0.3906	
\$125,000		0.8405	0.0101		0.9822	0.0196		0.4987	0.2718		0.1122	0.0368		0.0098	0.0009	0.3392	
\$150,000		0.8114	0.0097		0.9787	0.0196		0.4418	0.2408		0.0839	0.0275		0.0080	0.0008	0.2984	
\$175,000		0.7830	0.0094		0.9751	0.0195		0.3941	0.2148		0.0643	0.0211		0.0067	0.0006	0.2654	
\$200,000		0.7556	0.0091		0.9716	0.0194		0.3540	0.1929		0.0502	0.0165		0.0056	0.0005	0.2384	
\$225,000		0.7292	0.0088		0.9680	0.0194		0.3199	0.1743		0.0397	0.0130		0.0048	0.0005	0.2160	
\$250,000		0.7038	0.0084		0.9645	0.0193		0.2907	0.1584		0.0318	0.0104		0.0042	0.0004	0.1969	
\$275,000		0.6793	0.0082		0.9609	0.0192		0.2656	0.1448		0.0257	0.0084		0.0037	0.0003	0.1809	
\$300,000		0.6557	0.0079		0.9574	0.0191		0.2441	0.1330		0.0210	0.0069		0.0033	0.0003	0.1672	
\$325,000		0.6331	0.0076		0.9538	0.0191		0.2257	0.1230		0.0174	0.0057		0.0029	0.0003	0.1557	
\$350,000		0.6117	0.0073		0.9503	0.0190		0.2096	0.1142		0.0145	0.0048		0.0026	0.0002	0.1455	
\$375,000		0.5916	0.0071		0.9467	0.0189		0.1957	0.1066		0.0122	0.0040		0.0024	0.0002	0.1368	
\$400,000		0.5730	0.0069		0.9434	0.0189		0.1839	0.1002		0.0104	0.0034		0.0021	0.0002	0.1296	
\$425,000		0.5555	0.0067		0.9396	0.0188		0.1731	0.0944		0.0089	0.0029		0.0020	0.0002	0.1230	
\$450,000		0.5389	0.0065		0.9359	0.0187		0.1636	0.0891		0.0076	0.0025		0.0018	0.0002	0.1170	
\$475,000		0.5236	0.0063		0.9323	0.0186		0.1550	0.0845		0.0046	0.0015		0.0017	0.0002	0.1111	
\$500,000		0.5095	0.0061		0.9287	0.0186		0.1473	0.0803		0.0039	0.0013		0.0015	0.0001	0.1064	
\$600,000		0.4620	0.0055		0.9147	0.0183		0.1230	0.0670		0.0022	0.0007		0.0012	0.0001	0.0916	
\$700,000		0.4249	0.0051		0.9010	0.0180		0.1056	0.0576		0.0013	0.0004		0.0008	0.0001	0.0812	
\$800,000		0.3947	0.0047		0.8872	0.0177		0.0926	0.0505		0.0009	0.0003		0.0005	0.0001	0.0733	
\$900,000		0.3697	0.0044		0.8735	0.0175		0.0825	0.0449		0.0006	0.0002		0.0002	0.0000	0.0670	
\$1,000,000		0.3484	0.0042		0.8598	0.0172		0.0743	0.0405		0.0004	0.0001		0.0000	0.0000	0.0620	
\$2,000,000		0.2319	0.0028		0.7320	0.0146		0.0377	0.0205		0.0001	0.0000		0.0000	0.0000	0.0379	
\$3,000,000		0.1794	0.0022		0.6269	0.0125		0.0254	0.0139		0.0000	0.0000		0.0000	0.0000	0.0286	
\$4,000,000		0.1477	0.0018		0.5416	0.0108		0.0194	0.0106		0.0000	0.0000		0.0000	0.0000	0.0232	
\$5,000,000		0.1259	0.0015		0.4713	0.0094		0.0157	0.0086		0.0000	0.0000		0.0000	0.0000	0.0195	
\$6,000,000		0.1097	0.0013		0.4125	0.0082		0.0133	0.0072		0.0000	0.0000		0.0000	0.0000	0.0167	
\$7,000,000		0.0969	0.0012		0.3625	0.0072		0.0115	0.0063		0.0000	0.0000		0.0000	0.0000	0.0147	
\$8,000,000		0.0865	0.0010		0.3196	0.0064		0.0101	0.0055		0.0000	0.0000		0.0000	0.0000	0.0129	
\$9,000,000		0.0778	0.0009		0.2824	0.0056		0.0090	0.0049		0.0000	0.0000		0.0000	0.0000	0.0114	
\$10,000,000		0.0704	0.0008		0.2499	0.0050		0.0081	0.0044		0.0000	0.0000		0.0000	0.0000	0.0102	

Death Average Cost Per Case	\$554,354	Target Cost Ratio	0.9869
P.T. Average Cost Per Case	\$5,716,768	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$154,507	Assessment Factor	1.000
T.T. Average Cost Per Case	\$30,197		

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	0.9861	0.0148	0.030	0.9988	0.0300	0.581	0.9460	0.5496	0.283	0.7526	0.2130	0.091	0.1890	0.0172	0.8246	0.9870
\$15,000		0.9795	0.0147		0.9982	0.0299		0.9206	0.5349		0.6672	0.1888		0.1320	0.0120	0.7803	
\$20,000		0.9731	0.0146		0.9975	0.0299		0.8964	0.5208		0.5969	0.1689		0.0991	0.0090	0.7432	
\$25,000		0.9667	0.0145		0.9969	0.0299		0.8731	0.5073		0.5377	0.1522		0.0777	0.0071	0.7110	
\$30,000		0.9605	0.0144		0.9963	0.0299		0.8508	0.4943		0.4870	0.1378		0.0629	0.0057	0.6821	
\$35,000		0.9544	0.0143		0.9957	0.0299		0.8293	0.4819		0.4431	0.1254		0.0521	0.0047	0.6562	
\$40,000		0.9483	0.0142		0.9951	0.0299		0.8087	0.4699		0.4048	0.1146		0.0440	0.0040	0.6326	
\$50,000		0.9363	0.0140		0.9939	0.0298		0.7697	0.4472		0.3417	0.0967		0.0329	0.0030	0.5907	
\$75,000		0.9071	0.0136		0.9908	0.0297		0.6832	0.3969		0.2338	0.0662		0.0197	0.0018	0.5082	
\$100,000		0.8786	0.0132		0.9877	0.0296		0.6089	0.3538		0.1669	0.0472		0.0138	0.0013	0.4451	
\$125,000		0.8507	0.0128		0.9847	0.0295		0.5444	0.3163		0.1225	0.0347		0.0107	0.0010	0.3943	
\$150,000		0.8233	0.0123		0.9816	0.0294		0.4885	0.2838		0.0923	0.0261		0.0087	0.0008	0.3524	
\$175,000		0.7966	0.0119		0.9786	0.0294		0.4403	0.2558		0.0712	0.0202		0.0073	0.0007	0.3180	
\$200,000		0.7706	0.0116		0.9755	0.0293		0.3989	0.2318		0.0560	0.0159		0.0062	0.0006	0.2892	
\$225,000		0.7454	0.0112		0.9724	0.0292		0.3633	0.2111		0.0447	0.0126		0.0053	0.0005	0.2646	
\$250,000		0.7212	0.0108		0.9694	0.0291		0.3325	0.1932		0.0360	0.0102		0.0046	0.0004	0.2437	
\$275,000		0.6977	0.0105		0.9663	0.0290		0.3055	0.1775		0.0293	0.0083		0.0041	0.0004	0.2257	
\$300,000		0.6751	0.0101		0.9632	0.0289		0.2819	0.1638		0.0240	0.0068		0.0036	0.0003	0.2099	
\$325,000		0.6533	0.0098		0.9602	0.0288		0.2611	0.1517		0.0199	0.0056		0.0032	0.0003	0.1962	
\$350,000		0.6323	0.0095		0.9571	0.0287		0.2430	0.1412		0.0167	0.0047		0.0029	0.0003	0.1844	
\$375,000		0.6123	0.0092		0.9540	0.0286		0.2271	0.1319		0.0141	0.0040		0.0026	0.0002	0.1739	
\$400,000		0.5936	0.0089		0.9510	0.0285		0.2130	0.1237		0.0120	0.0034		0.0024	0.0002	0.1647	
\$425,000		0.5760	0.0086		0.9479	0.0284		0.2004	0.1165		0.0103	0.0029		0.0022	0.0002	0.1566	
\$450,000		0.5596	0.0084		0.9453	0.0284		0.1895	0.1101		0.0089	0.0025		0.0020	0.0002	0.1496	
\$475,000		0.5438	0.0082		0.9419	0.0283		0.1800	0.1046		0.0077	0.0022		0.0019	0.0002	0.1435	
\$500,000		0.5292	0.0079		0.9387	0.0282		0.1709	0.0993		0.0066	0.0019		0.0017	0.0002	0.1375	
\$600,000		0.4801	0.0072		0.9262	0.0278		0.1426	0.0829		0.0022	0.0006		0.0013	0.0001	0.1186	
\$700,000		0.4417	0.0066		0.9142	0.0274		0.1224	0.0711		0.0013	0.0004		0.0010	0.0001	0.1056	
\$800,000		0.4106	0.0062		0.9023	0.0271		0.1073	0.0623		0.0009	0.0002		0.0007	0.0001	0.0959	
\$900,000		0.3847	0.0058		0.8905	0.0267		0.0955	0.0555		0.0006	0.0002		0.0004	0.0000	0.0882	
\$1,000,000		0.3627	0.0054		0.8786	0.0264		0.0861	0.0500		0.0004	0.0001		0.0001	0.0000	0.0819	
\$2,000,000		0.2422	0.0036		0.7649	0.0229		0.0436	0.0253		0.0001	0.0000		0.0000	0.0000	0.0518	
\$3,000,000		0.1879	0.0028		0.6675	0.0200		0.0294	0.0171		0.0000	0.0000		0.0000	0.0000	0.0399	
\$4,000,000		0.1552	0.0023		0.5863	0.0176		0.0223	0.0130		0.0000	0.0000		0.0000	0.0000	0.0329	
\$5,000,000		0.1327	0.0020		0.5181	0.0155		0.0181	0.0105		0.0000	0.0000		0.0000	0.0000	0.0280	
\$6,000,000		0.1159	0.0017		0.4602	0.0138		0.0153	0.0089		0.0000	0.0000		0.0000	0.0000	0.0244	
\$7,000,000		0.1027	0.0015		0.4104	0.0123		0.0132	0.0077		0.0000	0.0000		0.0000	0.0000	0.0215	
\$8,000,000		0.0920	0.0014		0.3671	0.0110		0.0117	0.0068		0.0000	0.0000		0.0000	0.0000	0.0192	
\$9,000,000		0.0830	0.0012		0.3291	0.0099		0.0104	0.0061		0.0000	0.0000		0.0000	0.0000	0.0172	
\$10,000,000		0.0754	0.0011		0.2957	0.0089		0.0094	0.0055		0.0000	0.0000		0.0000	0.0000	0.0155	

Death Average Cost Per Case	\$595,343	Target Cost Ratio	0.9869
P.T. Average Cost Per Case	\$6,626,607	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$179,409	Assessment Factor	1.000
T.T. Average Cost Per Case	\$32,000		

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	0.9871	0.0168	0.035	0.9990	0.0350	0.602	0.9532	0.5738	0.282	0.7634	0.2153	0.064	0.2006	0.0128	0.8537	0.9870
\$15,000		0.9810	0.0167		0.9984	0.0349		0.9310	0.5605		0.6804	0.1919		0.1414	0.0091	0.8131	
\$20,000		0.9750	0.0166		0.9979	0.0349		0.9097	0.5476		0.6117	0.1725		0.1069	0.0068	0.7784	
\$25,000		0.9691	0.0165		0.9974	0.0349		0.8891	0.5353		0.5534	0.1561		0.0844	0.0054	0.7482	
\$30,000		0.9634	0.0164		0.9969	0.0349		0.8693	0.5233		0.5033	0.1419		0.0686	0.0044	0.7209	
\$35,000		0.9576	0.0163		0.9964	0.0349		0.8502	0.5118		0.4597	0.1296		0.0571	0.0037	0.6963	
\$40,000		0.9520	0.0162		0.9958	0.0349		0.8317	0.5007		0.4214	0.1188		0.0484	0.0031	0.6737	
\$50,000		0.9409	0.0160		0.9948	0.0348		0.7965	0.4795		0.3579	0.1009		0.0363	0.0023	0.6335	
\$75,000		0.9138	0.0155		0.9922	0.0347		0.7175	0.4320		0.2484	0.0700		0.0215	0.0014	0.5536	
\$100,000		0.8873	0.0151		0.9896	0.0346		0.6488	0.3906		0.1796	0.0507		0.0150	0.0010	0.4920	
\$125,000		0.8613	0.0146		0.9870	0.0345		0.5882	0.3541		0.1332	0.0376		0.0116	0.0007	0.4415	
\$150,000		0.8358	0.0142		0.9844	0.0345		0.5345	0.3218		0.1013	0.0286		0.0095	0.0006	0.3997	
\$175,000		0.8108	0.0138		0.9818	0.0344		0.4870	0.2932		0.0787	0.0222		0.0079	0.0005	0.3641	
\$200,000		0.7864	0.0134		0.9792	0.0343		0.4453	0.2681		0.0623	0.0176		0.0068	0.0004	0.3338	
\$225,000		0.7626	0.0130		0.9765	0.0342		0.4087	0.2460		0.0500	0.0141		0.0059	0.0004	0.3077	
\$250,000		0.7396	0.0126		0.9739	0.0341		0.3765	0.2267		0.0406	0.0115		0.0051	0.0003	0.2852	
\$275,000		0.7173	0.0122		0.9713	0.0340		0.3482	0.2096		0.0332	0.0094		0.0045	0.0003	0.2655	
\$300,000		0.6958	0.0118		0.9687	0.0339		0.3231	0.1945		0.0274	0.0077		0.0040	0.0003	0.2482	
\$325,000		0.6749	0.0115		0.9661	0.0338		0.3006	0.1810		0.0228	0.0064		0.0036	0.0002	0.2329	
\$350,000		0.6547	0.0111		0.9635	0.0337		0.2806	0.1689		0.0192	0.0054		0.0032	0.0002	0.2193	
\$375,000		0.6353	0.0108		0.9609	0.0336		0.2627	0.1582		0.0163	0.0046		0.0029	0.0002	0.2074	
\$400,000		0.6167	0.0105		0.9583	0.0335		0.2468	0.1486		0.0139	0.0039		0.0027	0.0002	0.1967	
\$425,000		0.5990	0.0102		0.9557	0.0334		0.2326	0.1400		0.0120	0.0034		0.0024	0.0002	0.1872	
\$450,000		0.5824	0.0099		0.9531	0.0334		0.2198	0.1323		0.0104	0.0029		0.0022	0.0001	0.1786	
\$475,000		0.5669	0.0096		0.9505	0.0333		0.2082	0.1254		0.0090	0.0025		0.0021	0.0001	0.1709	
\$500,000		0.5520	0.0094		0.9479	0.0332		0.1978	0.1191		0.0078	0.0022		0.0019	0.0001	0.1640	
\$600,000		0.5010	0.0085		0.9373	0.0328		0.1654	0.0996		0.0022	0.0006		0.0015	0.0001	0.1416	
\$700,000		0.4611	0.0078		0.9267	0.0324		0.1419	0.0854		0.0013	0.0004		0.0011	0.0001	0.1261	
\$800,000		0.4289	0.0073		0.9165	0.0321		0.1244	0.0749		0.0009	0.0002		0.0009	0.0001	0.1146	
\$900,000		0.4020	0.0068		0.9064	0.0317		0.1107	0.0666		0.0006	0.0002		0.0006	0.0000	0.1053	
\$1,000,000		0.3792	0.0064		0.8963	0.0314		0.0998	0.0601		0.0004	0.0001		0.0003	0.0000	0.0980	
\$2,000,000		0.2541	0.0043		0.7974	0.0279		0.0504	0.0304		0.0001	0.0000		0.0000	0.0000	0.0626	
\$3,000,000		0.1978	0.0034		0.7089	0.0248		0.0339	0.0204		0.0000	0.0000		0.0000	0.0000	0.0486	
\$4,000,000		0.1638	0.0028		0.6330	0.0222		0.0257	0.0155		0.0000	0.0000		0.0000	0.0000	0.0405	
\$5,000,000		0.1404	0.0024		0.5679	0.0199		0.0208	0.0125		0.0000	0.0000		0.0000	0.0000	0.0348	
\$6,000,000		0.1230	0.0021		0.5117	0.0179		0.0175	0.0106		0.0000	0.0000		0.0000	0.0000	0.0306	
\$7,000,000		0.1094	0.0019		0.4627	0.0162		0.0152	0.0091		0.0000	0.0000		0.0000	0.0000	0.0272	
\$8,000,000		0.0983	0.0017		0.4195	0.0147		0.0134	0.0081		0.0000	0.0000		0.0000	0.0000	0.0245	
\$9,000,000		0.0890	0.0015		0.3813	0.0133		0.0120	0.0072		0.0000	0.0000		0.0000	0.0000	0.0220	
\$10,000,000		0.0811	0.0014		0.3473	0.0122		0.0109	0.0066		0.0000	0.0000		0.0000	0.0000	0.0202	

Death Average Cost Per Case	\$644,513	Target Cost Ratio	0.9869
P.T. Average Cost Per Case	\$7,790,268	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$208,324	Assessment Factor	1.000
T.T. Average Cost Per Case	\$33,911		

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	0.042	0.9881	0.0415	0.060	0.9991	0.0599	0.626	0.9595	0.6006	0.227	0.7739	0.1757	0.045	0.2126	0.0096	0.8873	0.9870
\$15,000		0.9824	0.0413		0.9987	0.0599		0.9402	0.5885		0.6933	0.1574		0.1512	0.0068	0.8539	
\$20,000		0.9769	0.0410		0.9982	0.0599		0.9214	0.5768		0.6261	0.1421		0.1151	0.0052	0.8250	
\$25,000		0.9714	0.0408		0.9978	0.0599		0.9033	0.5655		0.5689	0.1292		0.0914	0.0041	0.7995	
\$30,000		0.9660	0.0406		0.9974	0.0598		0.8858	0.5545		0.5195	0.1179		0.0747	0.0034	0.7762	
\$35,000		0.9607	0.0404		0.9969	0.0598		0.8687	0.5438		0.4762	0.1081		0.0624	0.0028	0.7549	
\$40,000		0.9555	0.0401		0.9965	0.0598		0.8522	0.5335		0.4381	0.0994		0.0530	0.0024	0.7352	
\$50,000		0.9452	0.0397		0.9956	0.0597		0.8207	0.5137		0.3743	0.0850		0.0399	0.0018	0.6999	
\$75,000		0.9200	0.0386		0.9934	0.0596		0.7490	0.4689		0.2633	0.0598		0.0236	0.0011	0.6280	
\$100,000		0.8954	0.0376		0.9912	0.0595		0.6858	0.4293		0.1928	0.0438		0.0164	0.0007	0.5709	
\$125,000		0.8713	0.0366		0.9890	0.0593		0.6295	0.3940		0.1446	0.0328		0.0126	0.0006	0.5233	
\$150,000		0.8476	0.0356		0.9868	0.0592		0.5787	0.3623		0.1108	0.0252		0.0103	0.0005	0.4828	
\$175,000		0.8243	0.0346		0.9847	0.0591		0.5331	0.3337		0.0867	0.0197		0.0086	0.0004	0.4475	
\$200,000		0.8014	0.0337		0.9825	0.0589		0.4920	0.3080		0.0691	0.0157		0.0074	0.0003	0.4166	
\$225,000		0.7791	0.0327		0.9803	0.0588		0.4552	0.2850		0.0558	0.0127		0.0064	0.0003	0.3895	
\$250,000		0.7574	0.0318		0.9781	0.0587		0.4223	0.2644		0.0456	0.0104		0.0056	0.0003	0.3656	
\$275,000		0.7363	0.0309		0.9759	0.0586		0.3930	0.2460		0.0376	0.0085		0.0050	0.0002	0.3442	
\$300,000		0.7158	0.0301		0.9737	0.0584		0.3667	0.2295		0.0312	0.0071		0.0044	0.0002	0.3253	
\$325,000		0.6960	0.0292		0.9715	0.0583		0.3430	0.2147		0.0261	0.0059		0.0040	0.0002	0.3083	
\$350,000		0.6767	0.0284		0.9693	0.0582		0.3217	0.2014		0.0220	0.0050		0.0036	0.0002	0.2932	
\$375,000		0.6580	0.0276		0.9671	0.0580		0.3024	0.1893		0.0187	0.0042		0.0032	0.0001	0.2792	
\$400,000		0.6399	0.0269		0.9649	0.0579		0.2849	0.1783		0.0160	0.0036		0.0030	0.0001	0.2668	
\$425,000		0.6225	0.0261		0.9627	0.0578		0.2689	0.1684		0.0138	0.0031		0.0027	0.0001	0.2555	
\$450,000		0.6059	0.0254		0.9605	0.0576		0.2545	0.1593		0.0120	0.0027		0.0025	0.0001	0.2451	
\$475,000		0.5902	0.0248		0.9584	0.0575		0.2415	0.1512		0.0105	0.0024		0.0023	0.0001	0.2360	
\$500,000		0.5754	0.0242		0.9562	0.0574		0.2296	0.1437		0.0092	0.0021		0.0021	0.0001	0.2275	
\$600,000		0.5230	0.0220		0.9474	0.0568		0.1916	0.1199		0.0022	0.0005		0.0016	0.0001	0.1993	
\$700,000		0.4817	0.0202		0.9386	0.0563		0.1646	0.1031		0.0013	0.0003		0.0013	0.0001	0.1800	
\$800,000		0.4482	0.0188		0.9296	0.0558		0.1442	0.0903		0.0009	0.0002		0.0010	0.0000	0.1651	
\$900,000		0.4203	0.0177		0.9209	0.0553		0.1283	0.0803		0.0006	0.0001		0.0008	0.0000	0.1534	
\$1,000,000		0.3966	0.0167		0.9124	0.0547		0.1156	0.0724		0.0004	0.0001		0.0005	0.0000	0.1439	
\$2,000,000		0.2667	0.0112		0.8281	0.0497		0.0584	0.0366		0.0001	0.0000		0.0000	0.0000	0.0975	
\$3,000,000		0.2081	0.0087		0.7495	0.0450		0.0393	0.0246		0.0000	0.0000		0.0000	0.0000	0.0783	
\$4,000,000		0.1729	0.0073		0.6799	0.0408		0.0297	0.0186		0.0000	0.0000		0.0000	0.0000	0.0667	
\$5,000,000		0.1486	0.0062		0.6189	0.0371		0.0240	0.0150		0.0000	0.0000		0.0000	0.0000	0.0583	
\$6,000,000		0.1306	0.0055		0.5652	0.0339		0.0202	0.0126		0.0000	0.0000		0.0000	0.0000	0.0520	
\$7,000,000		0.1164	0.0049		0.5177	0.0311		0.0175	0.0109		0.0000	0.0000		0.0000	0.0000	0.0469	
\$8,000,000		0.1049	0.0044		0.4754	0.0285		0.0154	0.0097		0.0000	0.0000		0.0000	0.0000	0.0426	
\$9,000,000		0.0953	0.0040		0.4375	0.0262		0.0138	0.0087		0.0000	0.0000		0.0000	0.0000	0.0389	
\$10,000,000		0.0871	0.0037		0.4033	0.0242		0.0125	0.0078		0.0000	0.0000		0.0000	0.0000	0.0357	

Death Average Cost Per Case	\$698,780	Target Cost Ratio	0.9869
P.T. Average Cost Per Case	\$9,263,035	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$241,900	Assessment Factor	1.000
T.T. Average Cost Per Case	\$35,936		



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	0.025	0.9890	0.0247	0.085	0.9993	0.0849	0.640	0.9650	0.6176	0.209	0.7841	0.1639	0.041	0.2250	0.0092	0.9003	0.9870
\$15,000		0.9838	0.0246		0.9989	0.0849		0.9481	0.6068		0.7059	0.1475		0.1614	0.0066	0.8704	
\$20,000		0.9787	0.0245		0.9986	0.0849		0.9318	0.5963		0.6403	0.1338		0.1238	0.0051	0.8446	
\$25,000		0.9736	0.0243		0.9982	0.0848		0.9158	0.5861		0.5842	0.1221		0.0988	0.0041	0.8214	
\$30,000		0.9687	0.0242		0.9978	0.0848		0.9003	0.5762		0.5354	0.1119		0.0811	0.0033	0.8004	
\$35,000		0.9638	0.0241		0.9975	0.0848		0.8853	0.5666		0.4926	0.1030		0.0680	0.0028	0.7813	
\$40,000		0.9589	0.0240		0.9971	0.0848		0.8706	0.5572		0.4547	0.0950		0.0580	0.0024	0.7634	
\$50,000		0.9494	0.0237		0.9964	0.0847		0.8424	0.5391		0.3908	0.0817		0.0439	0.0018	0.7310	
\$75,000		0.9261	0.0232		0.9946	0.0845		0.7777	0.4977		0.2785	0.0582		0.0259	0.0011	0.6647	
\$100,000		0.9034	0.0226		0.9928	0.0844		0.7200	0.4608		0.2063	0.0431		0.0180	0.0007	0.6116	
\$125,000		0.8811	0.0220		0.9909	0.0842		0.6679	0.4275		0.1565	0.0327		0.0137	0.0006	0.5670	
\$150,000		0.8591	0.0215		0.9891	0.0841		0.6206	0.3972		0.1210	0.0253		0.0111	0.0005	0.5286	
\$175,000		0.8375	0.0209		0.9873	0.0839		0.5774	0.3695		0.0953	0.0199		0.0094	0.0004	0.4946	
\$200,000		0.8162	0.0204		0.9855	0.0838		0.5379	0.3442		0.0764	0.0160		0.0081	0.0003	0.4647	
\$225,000		0.7954	0.0199		0.9837	0.0836		0.5018	0.3212		0.0621	0.0130		0.0070	0.0003	0.4380	
\$250,000		0.7750	0.0194		0.9819	0.0835		0.4690	0.3002		0.0511	0.0107		0.0062	0.0003	0.4141	
\$275,000		0.7552	0.0189		0.9801	0.0833		0.4392	0.2811		0.0424	0.0089		0.0055	0.0002	0.3924	
\$300,000		0.7358	0.0184		0.9783	0.0832		0.4121	0.2638		0.0354	0.0074		0.0049	0.0002	0.3730	
\$325,000		0.7170	0.0179		0.9764	0.0830		0.3876	0.2481		0.0297	0.0062		0.0044	0.0002	0.3554	
\$350,000		0.6987	0.0175		0.9746	0.0828		0.3653	0.2338		0.0252	0.0053		0.0040	0.0002	0.3396	
\$375,000		0.6809	0.0170		0.9728	0.0827		0.3449	0.2207		0.0214	0.0045		0.0036	0.0001	0.3250	
\$400,000		0.6636	0.0166		0.9710	0.0825		0.3262	0.2088		0.0184	0.0038		0.0033	0.0001	0.3118	
\$425,000		0.6468	0.0162		0.9692	0.0824		0.3091	0.1978		0.0159	0.0033		0.0030	0.0001	0.2998	
\$450,000		0.6305	0.0158		0.9674	0.0822		0.2934	0.1878		0.0138	0.0029		0.0028	0.0001	0.2888	
\$475,000		0.6149	0.0154		0.9656	0.0821		0.2789	0.1785		0.0121	0.0025		0.0026	0.0001	0.2786	
\$500,000		0.5999	0.0150		0.9638	0.0819		0.2656	0.1700		0.0106	0.0022		0.0024	0.0001	0.2692	
\$600,000		0.5471	0.0137		0.9565	0.0813		0.2222	0.1422		0.0022	0.0005		0.0018	0.0001	0.2378	
\$700,000		0.5041	0.0126		0.9493	0.0807		0.1907	0.1220		0.0013	0.0003		0.0014	0.0001	0.2157	
\$800,000		0.4692	0.0117		0.9422	0.0801		0.1672	0.1070		0.0009	0.0002		0.0012	0.0000	0.1990	
\$900,000		0.4402	0.0110		0.9346	0.0794		0.1488	0.0952		0.0006	0.0001		0.0009	0.0000	0.1857	
\$1,000,000		0.4156	0.0104		0.9272	0.0788		0.1340	0.0858		0.0004	0.0001		0.0007	0.0000	0.1751	
\$2,000,000		0.2804	0.0070		0.8571	0.0728		0.0677	0.0433		0.0001	0.0000		0.0000	0.0000	0.1231	
\$3,000,000		0.2195	0.0055		0.7894	0.0671		0.0454	0.0291		0.0000	0.0000		0.0000	0.0000	0.1017	
\$4,000,000		0.1828	0.0046		0.7272	0.0618		0.0343	0.0220		0.0000	0.0000		0.0000	0.0000	0.0884	
\$5,000,000		0.1575	0.0039		0.6713	0.0571		0.0277	0.0177		0.0000	0.0000		0.0000	0.0000	0.0787	
\$6,000,000		0.1388	0.0035		0.6212	0.0528		0.0232	0.0149		0.0000	0.0000		0.0000	0.0000	0.0712	
\$7,000,000		0.1241	0.0031		0.5761	0.0490		0.0201	0.0129		0.0000	0.0000		0.0000	0.0000	0.0650	
\$8,000,000		0.1121	0.0028		0.5354	0.0455		0.0177	0.0113		0.0000	0.0000		0.0000	0.0000	0.0596	
\$9,000,000		0.1022	0.0026		0.4985	0.0424		0.0159	0.0102		0.0000	0.0000		0.0000	0.0000	0.0552	
\$10,000,000		0.0937	0.0023		0.4649	0.0395		0.0144	0.0092		0.0000	0.0000		0.0000	0.0000	0.0510	

Death Average Cost Per Case	\$760,659	Target Cost Ratio	0.9869
P.T. Average Cost Per Case	\$11,205,560	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$280,887	Assessment Factor	1.000
T.T. Average Cost Per Case	\$38,082		

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 0.9869						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	0.7096	0.7539	0.8029	0.8246	0.8537	0.8873	0.9003	0.7003	0.7440	0.7924	0.8138	0.8425	0.8757	0.8885	0.705	0.749	0.797	0.819	0.848	0.881	0.894
\$15,000	0.6479	0.6983	0.7531	0.7803	0.8131	0.8539	0.8704	0.6394	0.6892	0.7432	0.7701	0.8024	0.8427	0.8590	0.644	0.694	0.748	0.775	0.807	0.848	0.864
\$20,000	0.5981	0.6528	0.7115	0.7432	0.7784	0.8250	0.8446	0.5903	0.6442	0.7022	0.7335	0.7682	0.8142	0.8335	0.595	0.649	0.707	0.739	0.773	0.819	0.839
\$25,000	0.5565	0.6139	0.6754	0.7110	0.7482	0.7995	0.8214	0.5492	0.6059	0.6666	0.7017	0.7384	0.7890	0.8106	0.554	0.611	0.672	0.707	0.743	0.794	0.816
\$30,000	0.5203	0.5800	0.6436	0.6821	0.7209	0.7762	0.8004	0.5135	0.5724	0.6352	0.6732	0.7115	0.7660	0.7899	0.519	0.577	0.640	0.678	0.717	0.771	0.795
\$35,000	0.4888	0.5499	0.6151	0.6562	0.6963	0.7549	0.7813	0.4824	0.5427	0.6070	0.6476	0.6872	0.7450	0.7711	0.487	0.548	0.612	0.653	0.692	0.750	0.776
\$40,000	0.4610	0.5232	0.5892	0.6326	0.6737	0.7352	0.7634	0.4550	0.5163	0.5815	0.6243	0.6649	0.7256	0.7534	0.460	0.521	0.587	0.629	0.670	0.731	0.758
\$50,000	0.4132	0.4767	0.5441	0.5907	0.6335	0.6999	0.7310	0.4078	0.4705	0.5370	0.5830	0.6252	0.6907	0.7214	0.413	0.476	0.542	0.588	0.630	0.696	0.726
\$75,000	0.3254	0.3884	0.4563	0.5082	0.5536	0.6280	0.6647	0.3211	0.3833	0.4503	0.5015	0.5463	0.6198	0.6560	0.326	0.388	0.455	0.507	0.551	0.625	0.661
\$100,000	0.2639	0.3246	0.3906	0.4451	0.4920	0.5709	0.6116	0.2604	0.3203	0.3855	0.4393	0.4856	0.5634	0.6036	0.265	0.325	0.391	0.444	0.491	0.568	0.609
\$125,000	0.2197	0.2763	0.3392	0.3943	0.4415	0.5233	0.5670	0.2168	0.2727	0.3348	0.3891	0.4357	0.5164	0.5596	0.222	0.278	0.340	0.394	0.441	0.521	0.565
\$150,000	0.1869	0.2393	0.2984	0.3524	0.3997	0.4828	0.5286	0.1845	0.2362	0.2945	0.3478	0.3945	0.4765	0.5217	0.190	0.241	0.300	0.353	0.400	0.482	0.527
\$175,000	0.1618	0.2102	0.2654	0.3180	0.3641	0.4475	0.4946	0.1597	0.2074	0.2619	0.3138	0.3593	0.4416	0.4881	0.165	0.212	0.267	0.319	0.364	0.447	0.493
\$200,000	0.1420	0.1869	0.2384	0.2892	0.3338	0.4166	0.4647	0.1401	0.1845	0.2353	0.2854	0.3294	0.4111	0.4586	0.145	0.190	0.240	0.290	0.334	0.416	0.464
\$225,000	0.1263	0.1676	0.2160	0.2646	0.3077	0.3895	0.4380	0.1246	0.1654	0.2132	0.2611	0.3037	0.3844	0.4323	0.130	0.170	0.218	0.266	0.309	0.389	0.437
\$250,000	0.1136	0.1519	0.1969	0.2437	0.2852	0.3656	0.4141	0.1121	0.1499	0.1943	0.2405	0.2815	0.3608	0.4087	0.117	0.155	0.199	0.246	0.287	0.366	0.414
\$275,000	0.1034	0.1389	0.1809	0.2257	0.2655	0.3442	0.3924	0.1020	0.1371	0.1785	0.2227	0.2620	0.3397	0.3873	0.107	0.142	0.184	0.228	0.267	0.345	0.392
\$300,000	0.0950	0.1280	0.1672	0.2099	0.2482	0.3253	0.3730	0.0938	0.1263	0.1650	0.2072	0.2449	0.3210	0.3681	0.099	0.131	0.170	0.212	0.250	0.326	0.373
\$325,000	0.0880	0.1189	0.1557	0.1962	0.2329	0.3083	0.3554	0.0868	0.1173	0.1537	0.1936	0.2298	0.3043	0.3507	0.092	0.122	0.159	0.199	0.235	0.309	0.356
\$350,000	0.0820	0.1113	0.1455	0.1844	0.2193	0.2932	0.3396	0.0809	0.1098	0.1436	0.1820	0.2164	0.2894	0.3352	0.086	0.115	0.149	0.187	0.221	0.294	0.340
\$375,000	0.0769	0.1045	0.1368	0.1739	0.2074	0.2792	0.3250	0.0759	0.1031	0.1350	0.1716	0.2047	0.2755	0.3207	0.081	0.108	0.140	0.177	0.210	0.281	0.326
\$400,000	0.0726	0.0987	0.1296	0.1647	0.1967	0.2668	0.3118	0.0716	0.0974	0.1279	0.1625	0.1941	0.2633	0.3077	0.077	0.102	0.133	0.168	0.199	0.268	0.313
\$425,000	0.0685	0.0935	0.1230	0.1566	0.1872	0.2555	0.2998	0.0676	0.0923	0.1214	0.1545	0.1847	0.2522	0.2959	0.073	0.097	0.126	0.160	0.190	0.257	0.301
\$450,000	0.0650	0.0885	0.1170	0.1496	0.1786	0.2451	0.2888	0.0641	0.0873	0.1155	0.1476	0.1763	0.2419	0.2850	0.069	0.092	0.121	0.153	0.181	0.247	0.290
\$475,000	0.0620	0.0845	0.1111	0.1435	0.1709	0.2360	0.2786	0.0612	0.0834	0.1096	0.1416	0.1687	0.2329	0.2750	0.066	0.088	0.115	0.147	0.174	0.238	0.280
\$500,000	0.0593	0.0809	0.1064	0.1375	0.1640	0.2275	0.2692	0.0585	0.0798	0.1050	0.1357	0.1619	0.2245	0.2657	0.064	0.085	0.110	0.141	0.167	0.230	0.271
\$600,000	0.0507	0.0695	0.0916	0.1186	0.1416	0.1993	0.2378	0.0500	0.0686	0.0904	0.1170	0.1397	0.1967	0.2347	0.055	0.074	0.095	0.122	0.145	0.202	0.240
\$700,000	0.0447	0.0615	0.0812	0.1056	0.1261	0.1800	0.2157	0.0441	0.0607	0.0801	0.1042	0.1244	0.1776	0.2129	0.049	0.066	0.085	0.109	0.129	0.183	0.218
\$800,000	0.0401	0.0554	0.0733	0.0959	0.1146	0.1651	0.1990	0.0396	0.0547	0.0723	0.0946	0.1131	0.1629	0.1964	0.045	0.060	0.077	0.100	0.118	0.168	0.201
\$900,000	0.0365	0.0506	0.0670	0.0882	0.1053	0.1534	0.1857	0.0360	0.0499	0.0661	0.0870	0.1039	0.1514	0.1833	0.041	0.055	0.071	0.092	0.109	0.156	0.188
\$1,000,000	0.0337	0.0469	0.0620	0.0819	0.0980	0.1439	0.1751	0.0333	0.0463	0.0612	0.0808	0.0967	0.1420	0.1728	0.0383	0.0513	0.0662	0.0858	0.1017	0.1470	0.1778
\$2,000,000	0.0200	0.0283	0.0379	0.0518	0.0626	0.0975	0.1231	0.0197	0.0279	0.0374	0.0511	0.0618	0.0962	0.1215	0.0247	0.0329	0.0424	0.0561	0.0668	0.1012	0.1265
\$3,000,000	0.0147	0.0211	0.0286	0.0399	0.0486	0.0783	0.1017	0.0145	0.0208	0.0282	0.0394	0.0480	0.0773	0.1004	0.0195	0.0258	0.0332	0.0444	0.0530	0.0823	0.1054
\$4,000,000	0.0117	0.0171	0.0232	0.0329	0.0405	0.0667	0.0884	0.0115	0.0169	0.0229	0.0325	0.0400	0.0658	0.0872	0.0165	0.0219	0.0279	0.0375	0.0450	0.0708	0.0922
\$5,000,000	0.0097	0.0142	0.0195	0.0280	0.0348	0.0583	0.0787	0.0096	0.0140	0.0192	0.0276	0.0343	0.0575	0.0777	0.0144	0.0190	0.0242	0.0326	0.0393	0.0625	0.0827
\$6,000,000	0.0083	0.0121	0.0167	0.0244	0.0306	0.0520	0.0712	0.0082	0.0119	0.0165	0.0241	0.0302	0.0513	0.0703	0.0123	0.0169	0.0215	0.0291	0.0352	0.0563	0.0753
\$7,000,000	0.0071	0.0105	0.0147	0.0215	0.0272	0.0469	0.0650	0.0070	0.0104	0.0145	0.0212	0.0268	0.0463	0.0641	0.0105	0.0154	0.0195	0.0262	0.0318	0.0513	0.0691
\$8,000,000	0.0062	0.0092	0.0129	0.0192	0.0245	0.0426	0.0596	0.0061	0.0091	0.0127	0.0189	0.0242	0.0420	0.0588	0.0092	0.0137	0.0177	0.0239	0.0292	0.0470	0.0638
\$9,000,000	0.0053	0.0080	0.0114	0.0172	0.0220	0.0389	0.0552	0.0052	0.0079	0.0113	0.0170	0.0217	0.0384	0.0545	0.0078	0.0119	0.0163	0.0220	0.0267	0.0434	0.0595
\$10,000,000	0.0045	0.0070	0.0102	0.0155	0.0202	0.0357	0.0510	0.0044	0.0069	0.0101	0.0153	0.0199	0.0352	0.0503	0.0066	0.0104	0.0151	0.0203	0.0249	0.0402	0.0553

PENNSYLVANIA  
EXCESS LOSS FACTOR STUDY  
PROPOSED EFFECTIVE DATE: 4/1/25  
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2025 Excess Loss Factors*							2024 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	0.705	0.749	0.797	0.819	0.848	0.881	0.894	0.700	0.748	0.791	0.814	0.842	0.875	0.890	0.7%	0.1%	0.8%	0.6%	0.7%	0.7%	0.7%	0.4%
\$15,000	0.644	0.694	0.748	0.775	0.807	0.848	0.864	0.640	0.694	0.742	0.771	0.801	0.842	0.860	0.6%	0.0%	0.8%	0.5%	0.7%	0.7%	0.7%	0.5%
\$20,000	0.595	0.649	0.707	0.739	0.773	0.819	0.839	0.592	0.650	0.701	0.735	0.767	0.814	0.835	0.5%	-0.2%	0.9%	0.5%	0.8%	0.6%	0.5%	0.5%
\$25,000	0.554	0.611	0.672	0.707	0.743	0.794	0.816	0.551	0.612	0.666	0.703	0.738	0.789	0.812	0.5%	-0.2%	0.9%	0.6%	0.7%	0.6%	0.6%	0.5%
\$30,000	0.519	0.577	0.640	0.678	0.717	0.771	0.795	0.517	0.580	0.636	0.675	0.711	0.766	0.792	0.4%	-0.5%	0.6%	0.4%	0.8%	0.7%	0.4%	0.4%
\$35,000	0.487	0.548	0.612	0.653	0.692	0.750	0.776	0.486	0.551	0.608	0.650	0.688	0.745	0.773	0.2%	-0.5%	0.7%	0.5%	0.6%	0.7%	0.4%	0.4%
\$40,000	0.460	0.521	0.587	0.629	0.670	0.731	0.758	0.460	0.525	0.583	0.628	0.666	0.727	0.756	0.0%	-0.8%	0.7%	0.2%	0.6%	0.6%	0.3%	0.3%
\$50,000	0.413	0.476	0.542	0.588	0.630	0.696	0.726	0.414	0.480	0.540	0.587	0.627	0.692	0.725	-0.2%	-0.8%	0.4%	0.2%	0.5%	0.6%	0.1%	0.1%
\$75,000	0.326	0.388	0.455	0.507	0.551	0.625	0.661	0.329	0.395	0.456	0.508	0.551	0.624	0.662	-0.9%	-1.8%	-0.2%	-0.2%	0.0%	0.2%	-0.2%	-0.2%
\$100,000	0.265	0.325	0.391	0.444	0.491	0.568	0.609	0.270	0.333	0.393	0.447	0.491	0.569	0.611	-1.9%	-2.4%	-0.5%	-0.7%	0.0%	-0.2%	-0.3%	-0.3%
\$125,000	0.222	0.278	0.340	0.394	0.441	0.521	0.565	0.227	0.286	0.343	0.398	0.443	0.524	0.569	-2.2%	-2.8%	-0.9%	-1.0%	-0.5%	-0.6%	-0.7%	-0.7%
\$150,000	0.190	0.241	0.300	0.353	0.400	0.482	0.527	0.195	0.249	0.304	0.358	0.403	0.485	0.532	-2.6%	-3.2%	-1.3%	-1.4%	-0.7%	-0.6%	-0.9%	-0.9%
\$175,000	0.165	0.212	0.267	0.319	0.364	0.447	0.493	0.170	0.221	0.272	0.325	0.369	0.451	0.499	-2.9%	-4.1%	-1.8%	-1.8%	-1.4%	-0.9%	-1.2%	-1.2%
\$200,000	0.145	0.190	0.240	0.290	0.334	0.416	0.464	0.150	0.198	0.246	0.297	0.339	0.422	0.471	-3.3%	-4.0%	-2.4%	-2.4%	-1.5%	-1.4%	-1.5%	-1.5%
\$225,000	0.130	0.170	0.218	0.266	0.309	0.389	0.437	0.134	0.179	0.224	0.273	0.314	0.396	0.445	-3.0%	-5.0%	-2.7%	-2.6%	-1.6%	-1.8%	-1.8%	-1.8%
\$250,000	0.117	0.155	0.199	0.246	0.287	0.366	0.414	0.122	0.162	0.205	0.252	0.292	0.373	0.422	-4.1%	-4.3%	-2.9%	-2.4%	-1.7%	-1.9%	-1.9%	-1.9%
\$275,000	0.107	0.142	0.184	0.228	0.267	0.345	0.392	0.111	0.149	0.189	0.235	0.273	0.352	0.401	-3.6%	-4.7%	-2.6%	-3.0%	-2.2%	-2.0%	-2.2%	-2.2%
\$300,000	0.099	0.131	0.170	0.212	0.250	0.326	0.373	0.103	0.138	0.176	0.219	0.257	0.334	0.382	-3.9%	-5.1%	-3.4%	-3.2%	-2.7%	-2.4%	-2.4%	-2.4%
\$325,000	0.092	0.122	0.159	0.199	0.235	0.309	0.356	0.096	0.128	0.164	0.205	0.242	0.318	0.365	-4.2%	-4.7%	-3.0%	-2.9%	-2.9%	-2.8%	-2.5%	-2.5%
\$350,000	0.086	0.115	0.149	0.187	0.221	0.294	0.340	0.089	0.120	0.154	0.193	0.228	0.303	0.350	-3.4%	-4.2%	-3.2%	-3.1%	-3.1%	-3.0%	-2.9%	-2.9%
\$375,000	0.081	0.108	0.140	0.177	0.210	0.281	0.326	0.084	0.113	0.145	0.183	0.216	0.289	0.336	-3.6%	-4.4%	-3.4%	-3.3%	-2.8%	-2.8%	-3.0%	-3.0%
\$400,000	0.077	0.102	0.133	0.168	0.199	0.268	0.313	0.079	0.107	0.137	0.173	0.205	0.277	0.323	-2.5%	-4.7%	-2.9%	-2.9%	-2.9%	-3.2%	-3.1%	-3.1%
\$425,000	0.073	0.097	0.127	0.160	0.190	0.257	0.301	0.075	0.102	0.130	0.165	0.196	0.266	0.311	-2.7%	-4.4%	-2.3%	-3.0%	-3.1%	-3.4%	-3.2%	-3.2%
\$450,000	0.069	0.092	0.121	0.153	0.181	0.247	0.290	0.071	0.096	0.124	0.157	0.187	0.255	0.300	-2.8%	-4.2%	-2.4%	-2.5%	-3.2%	-3.1%	-3.3%	-3.3%
\$475,000	0.067	0.088	0.115	0.147	0.174	0.238	0.280	0.068	0.092	0.118	0.151	0.179	0.246	0.290	-1.5%	-4.3%	-2.5%	-2.6%	-2.8%	-3.3%	-3.4%	-3.4%
\$500,000	0.064	0.085	0.110	0.141	0.167	0.230	0.271	0.065	0.088	0.113	0.145	0.172	0.237	0.281	-1.5%	-3.4%	-2.7%	-2.8%	-2.9%	-3.0%	-3.6%	-3.6%
\$600,000	0.055	0.074	0.095	0.122	0.145	0.202	0.240	0.056	0.076	0.098	0.125	0.149	0.208	0.249	-1.8%	-2.6%	-3.1%	-2.4%	-2.7%	-2.9%	-3.6%	-3.6%
\$700,000	0.049	0.066	0.085	0.109	0.129	0.183	0.218	0.050	0.068	0.087	0.112	0.133	0.187	0.225	-2.0%	-2.9%	-2.3%	-2.7%	-3.0%	-2.1%	-3.1%	-3.1%
\$800,000	0.045	0.060	0.077	0.100	0.118	0.168	0.201	0.045	0.061	0.078	0.101	0.121	0.172	0.208	0.0%	-1.6%	-1.3%	-1.0%	-2.5%	-2.3%	-3.4%	-3.4%
\$900,000	0.041	0.055	0.071	0.092	0.109	0.156	0.188	0.041	0.056	0.072	0.093	0.111	0.159	0.194	0.0%	-1.8%	-1.4%	-1.1%	-1.8%	-1.9%	-3.1%	-3.1%
\$1,000,000	0.0383	0.0513	0.0662	0.0858	0.1017	0.1470	0.1778	0.0382	0.0520	0.0666	0.0867	0.1030	0.1496	0.1823	0.3%	-1.3%	-0.6%	-1.0%	-1.3%	-1.7%	-2.5%	-2.5%
\$2,000,000	0.0247	0.0329	0.0424	0.0561	0.0668	0.1012	0.1265	0.0240	0.0324	0.0416	0.0555	0.0664	0.1012	0.1278	2.9%	1.5%	1.9%	1.1%	0.6%	0.0%	-1.0%	-1.0%
\$3,000,000	0.0195	0.0258	0.0332	0.0444	0.0530	0.0823	0.1054	0.0188	0.0250	0.0320	0.0432	0.0521	0.0815	0.1055	3.7%	3.2%	3.8%	2.8%	1.7%	1.0%	-0.1%	-0.1%
\$4,000,000	0.0165	0.0219	0.0279	0.0375	0.0450	0.0708	0.0922	0.0158	0.0210	0.0268	0.0362	0.0438	0.0696	0.0919	4.4%	4.3%	4.1%	3.6%	2.7%	1.7%	0.3%	0.3%
\$5,000,000	0.0144	0.0190	0.0242	0.0326	0.0393	0.0625	0.0827	0.0134	0.0182	0.0232	0.0315	0.0382	0.0615	0.0823	7.5%	4.4%	4.3%	3.5%	2.9%	1.6%	0.5%	0.5%
\$6,000,000	0.0123	0.0172	0.0215	0.0291	0.0352	0.0563	0.0753	0.0111	0.0162	0.0206	0.0280	0.0342	0.0553	0.0747	10.8%	6.2%	4.4%	3.9%	2.9%	1.8%	0.8%	0.8%
\$7,000,000	0.0105	0.0154	0.0195	0.0262	0.0318	0.0513	0.0691	0.0097	0.0144	0.0186	0.0252	0.0307	0.0501	0.0686	8.2%	6.9%	4.8%	4.0%	3.6%	2.4%	0.7%	0.7%
\$8,000,000	0.0092	0.0137	0.0177	0.0239	0.0292	0.0470	0.0638	0.0083	0.0126	0.0171	0.0228	0.0282	0.0460	0.0634	10.8%	8.7%	3.8%	4.8%	3.5%	2.2%	0.6%	0.6%
\$9,000,000	0.0078	0.0119	0.0163	0.0220	0.0267	0.0434	0.0595	0.0071	0.0110	0.0155	0.0210	0.0259	0.0424	0.0589	9.9%	8.2%	5.2%	4.8%	3.1%	2.4%	1.0%	1.0%
\$10,000,000	0.0066	0.0104	0.0151	0.0203	0.0249	0.0402	0.0553	0.0059	0.0096	0.0141	0.0193	0.0239	0.0393	0.0550	11.9%	8.3%	7.1%	5.2%	4.2%	2.3%	0.5%	0.5%

\* Adjusted