

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors - NCCI Methodology

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

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

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

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

The excess loss factors resulting from application of the NCCI methodology to Pennsylvania data have historically been, and continue to be, rather high. This is especially true at the higher loss limitation levels. Consequently, the Bureau has modified the procedure used in developing excess loss factors by relying more heavily on actual Pennsylvania size of loss distributions. That study is presented in Exhibit 3.

Table I

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

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

Differential to Weighted Average

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

Countrywide Standard Earned Premium by Hazard Group

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

Table II

Countrywide Type of Injury Loss Distribution Table

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

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Effective: 04/01/02

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

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	25,177,956	7,398,643,118	0.003
II	4,139,322,784		0.559
III	3,132,213,226		0.423
IV	101,929,152		0.014

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

Exhibit II

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

Injury Type	I	II	III	IV
Fatal	0.001	0.349	0.609	0.041
P.T.	0.002	0.424	0.543	0.031
Major	0.003	0.518	0.462	0.017
Minor	0.005	0.661	0.325	0.009
T.T.	0.004	0.647	0.341	0.008
Medical	0.004	0.685	0.304	0.007

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

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

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.936195
P.T.	0.946339
Major	0.982008
Minor	1.000674
T. T.	1.004388
Med	1.003276

(B) Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.706	0.900	1.125	1.339
P.T.	0.791	0.860	1.175	1.411
Major	0.880	0.934	1.082	1.248
Minor	0.964	0.974	1.033	1.097
T. T.	0.931	0.931	1.089	1.149
Med	0.956	0.956	1.059	1.074

(C) Injury Type	Hazard Group			
	I	II	III	IV
P.T./Major	0.857	0.912	1.117	1.327
Minor/ T. T.	0.943	0.944	1.073	1.132
Serious	0.856	0.912	1.117	1.327

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

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

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

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Effective: 04/01/02

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

Exhibit IV Calculation of ELF Trend

Policy Period	01/01/98-12/31/99	01/01/97-12/31/98	01/01/96-12/31/97	
	First Report	Second Report	Third Report	
(1) Effective Date of Filing		4/1/02		
(2a) Midpoint of Filing		04/01/03		
(2b) Midpoint of Policy Period	1/1/99	1/1/98	1/1/97	
(3) Benefit Level to Which Losses are Brought		04/01/02		
(4a) Yrs. from (2a) to (2b)	4.25	5.25	6.25	
(4b)				
(5) Indemnity Trend =	1.0130	1.0564	1.0702	1.0841
(6) NA				
(7) NA				
(8) NA				
(9) NA				
(10) Medical Trend =	1.0543	1.2520	1.3200	1.3916

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Effective: 04/01/02
Policy Period: 01/01/98-12/31/99
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	18,120,000	1.0000	1.056	19,141,968	1,035,500	1.0000	1.2520	1,296,446		
B. P.T.	10,275,400	1.0000	1.056	10,854,933	26,295,000	1.0000	1.2520	32,921,340		
C. Major	104,618,800	1.0000	1.056	110,519,300	59,235,100	1.0000	1.2520	74,162,345		
D. Minor	98,562,300	1.0000	1.056	104,121,214	79,385,900	1.0000	1.2520	99,391,147		
E. T.T.	236,345,200	1.0000	1.056	249,675,069	254,117,700	1.0000	1.2520	318,155,360		
F. Med. Only					113,745,000	1.0000	1.2520	142,408,740		
G. Overall	467,921,700	XX	XX	494,312,484	533,814,200	1.0000	XX	668,335,378		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	20,438,414	82	249,249	1.123	279,932	1.2561	1.270	2.163	*	27,112,598
B. P.T.	43,776,273	33	282,047	1.171	330,305	8.8485	10.697	15.234	*	617,638,912
C. Major	184,681,645	777				3.9936	4.655	6.875	*	1,024,300,308
D. Minor	203,512,361	4,951	41,105	1.111		0.9739	1.120	0.245	+	140,987,415
E. T.T.	567,830,429	44,593	12,734	0.912	15,021	1.028	0.979	0.245	+	322,280,086
F. Medical	142,408,740	XX	XX	XX	XX	XX		0.245	+	34,890,141

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 1ST TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

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Effective: 04/01/02
Policy Period: 01/01/97-12/31/98
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	15,429,400	1.0000	1.0702	16,512,544	3,253,900	1.0000	1.3200	4,295,148		
B. P.T.	17,487,500	1.0000	1.0702	18,715,123	35,859,800	1.0000	1.3200	47,334,936		
C. Major	223,047,700	1.0000	1.0702	238,705,649	84,439,000	1.0000	1.3200	111,459,480		
D. Minor	117,465,900	1.0000	1.0702	125,712,006	91,822,900	1.0000	1.3200	121,206,228		
E. T.T.	241,573,300	1.0000	1.0702	258,531,746	237,132,500	1.0000	1.3200	313,014,900		
F. Med. Only					113,060,300	1.0000	1.3200	149,239,596		
G. Overall	615,003,800	XX	XX	658,177,068	565,568,400	1.0000	XX	746,550,288		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	20,807,692	90	231,197	1.197	276,673	1.1	1.1633	1.894	*	27,344,053
B. P.T.	66,050,059	75	233,174	1.372	319,938	3.8133	5.666	6.565	*	416,793,742
C. Major	350,165,129	1,710	47,899	0.941	15,342	1.6977	1.9604	2.923	*	793,754,614
D. Minor	246,918,234	5,155	12,989	0.913		0.9339	0.8898	0.676	+	193,793,953
E. T.T.	571,546,646	44,003				1.0049	0.917	0.676	+	448,619,977
F. Medical	149,239,596	XX	XX	XX	XX	XX		0.676	+	100,885,967

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 2ND TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

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Effective: 04/01/02
Policy Period: 01/01/96-12/31/97
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	21,351,900	0.9935	1.084	22,997,135	5,354,500	1.0000	1.3916	7,451,322		
B. P.T.	20,752,000	0.9403	1.084	21,154,158	28,354,400	1.0000	1.3916	39,457,983		
C. Major	341,712,000	0.9935	1.084	368,042,054	123,845,800	1.0000	1.3916	172,343,815		
D. Minor	111,663,100	0.9935	1.084	120,267,116	82,925,200	1.0000	1.3916	115,398,708		
E. T.T.	219,083,100	0.9935	1.084	235,964,187	216,722,500	1.0000	1.3916	301,591,031		
F. Med. Only					107,230,000	1.0000	1.3916	149,221,268		
G. Overall	714,562,100	XX	XX	768,424,650	564,432,400	1.0000	XX	785,464,127		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	30,448,457	107	284,565	1.171	333,140	1.065	1.100	1.834	*	38,962,573
B. P.T.	60,612,141	85	226,365	1.336	302,424	3.106	4.189	5.347	*	299,592,372
C. Major	540,385,869	2,570	48,903	0.949	14,907	1.144	1.231	1.970	*	792,724,301
D. Minor	235,665,824	4,819	12,171	0.943		0.982	0.9267	0.831	+	207,347,863
E. T.T.	537,555,218	44,168				0.999	0.9297	0.831	+	469,998,051
F. Medical	149,221,268	XX	XX	XX	XX	XX		0.831	+	124,002,874

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 3RD TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

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Effective:04/01/02

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

Exhibit VI					Exhibit VII								
					Combined Injury Weights								
Adjusted Average Cost Per Case by Injury Types For Each Hazard Group					Hazard Group I			Hazard Group II					
					Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights			
I. *	Injury Type	Average Cost Per Case			Death	93,419	0.005	Death	32,603,309	0.010			
					P.T.	2,668,050	0.138	P.T.	565,626,611	0.172			
					Major	7,832,338	0.406	Major	1,352,383,638	0.411			
					P.T./Major	10,500,388	0.544	P.T./Major	1,918,010,249	0.583			
					Minor	2,710,646	0.140	Minor	358,347,422	0.109			
II.**	Injury Type	Hazard Group			Medical	1,039,116	xx	Medical	177,948,603	xx			
		I	II	III								IV	
		Fatal	211,297	269,358								336,698	400,745
		P.T./Major	267,967	285,164								349,264	414,926
	Minor/T.T.	14,230	14,245	16,192	17,082								
* States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data.					Hazard Group III			Hazard Group IV					
					Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights			
**	Four sets of factors for each stated type (Exhibit III sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group in producing the adjusted figures in Section II of this exhibit.				Death	56,892,307	0.021	Death	3,830,188	0.036			
					P.T.	724,375,589	0.272	P.T.	41,354,776	0.389			
					Major	1,206,180,001	0.452	Major	44,383,247	0.418			
					P.T./Major	1,930,555,590	0.724	P.T./Major	85,738,023	0.807			
					Minor	176,192,000	0.066	Minor	4,879,163	0.046			
					T.T.	423,146,257	0.159	T.T.	9,927,185	0.093			
					Minor/T.T.	599,338,257	0.225	Minor/T.T.	14,806,348	0.139			
					Medical	78,972,811	xx	Medical	1,818,453	xx			
Total					2,665,758,965	xx	Total 106,193,012 xx						

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

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

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

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4	
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.						
\$10,000	0.04	0.005	0.964	0.005	0.03	0.544	0.970	0.528	0.64	0.397	0.633	0.251	0.784	0.993	0.779	0.005	0.784	
\$15,000	0.06		0.947	0.005	0.05		0.950	0.517	0.96		0.525	0.208	0.730		0.725	0.005	0.730	
\$20,000	0.09		0.922	0.005	0.07		0.930	0.506	1.28		0.441	0.175	0.686		0.681	0.005	0.686	
\$25,000	0.11		0.907	0.005	0.08		0.920	0.500	1.60		0.375	0.149	0.654		0.649	0.005	0.654	
\$30,000	0.13		0.892	0.004	0.10		0.900	0.490	1.92		0.321	0.127	0.621		0.617	0.005	0.622	
\$35,000	0.15		0.877	0.004	0.12		0.880	0.479	2.24		0.277	0.110	0.593		0.589	0.005	0.594	
\$40,000	0.17		0.863	0.004	0.14		0.860	0.468	2.56		0.240	0.095	0.567		0.563	0.005	0.568	
\$50,000	0.22		0.829	0.004	0.17		0.830	0.452	3.19		0.184	0.073	0.529		0.525	0.005	0.530	
\$75,000	0.32		0.766	0.004	0.25		0.750	0.408	4.79		0.100	0.040	0.452		0.449	0.005	0.454	
\$100,000	0.43		0.704	0.004	0.34		0.663	0.361	6.39		0.057	0.023	0.388		0.385	0.005	0.390	
\$125,000	0.54		0.649	0.003	0.42		0.596	0.324	7.99		0.035	0.014	0.341		0.339	0.005	0.344	
\$150,000	0.65		0.599	0.003	0.51		0.533	0.290	9.58		0.022	0.009	0.302		0.300	0.005	0.305	
\$175,000	0.75		0.557	0.003	0.59		0.486	0.264	11.18		0.014	0.006	0.273		0.271	0.005	0.276	
\$200,000	0.86		0.515	0.003	0.68		0.442	0.240	12.78		0.009	0.004	0.247		0.245	0.005	0.250	
\$225,000	0.97		0.477	0.002	0.76		0.409	0.222	14.37		0.006	0.002	0.226		0.224	0.005	0.229	
\$250,000	1.08		0.442	0.002	0.85		0.378	0.206	15.97		0.004	0.002	0.210		0.209	0.005	0.214	
\$275,000	1.18		0.413	0.002	0.93		0.354	0.193	17.57		0.003	0.001	0.196		0.195	0.005	0.200	
\$300,000	1.29		0.383	0.002	1.02		0.330	0.180	19.17		0.002	0.001	0.183		0.182	0.005	0.187	
\$325,000	1.40		0.355	0.002	1.10		0.312	0.170	20.76		0.001	0.000	0.172		0.171	0.005	0.176	
\$350,000	1.51		0.330	0.002	1.19		0.293	0.159	22.36		0.001	0.000	0.161		0.160	0.005	0.165	
\$375,000	1.61		0.309	0.002	1.27		0.279	0.152	23.96		0.001	0.000	0.154		0.153	0.005	0.158	
\$400,000	1.72		0.287	0.001	1.36		0.265	0.144	25.55		0.001	0.000	0.145		0.144	0.005	0.149	
\$425,000	1.83		0.267	0.001	1.44		0.253	0.138	27.15		0.000	0.000	0.139		0.138	0.005	0.143	
\$450,000	1.94		0.248	0.001	1.53		0.241	0.131	28.75		0.000	0.000	0.132		0.131	0.005	0.136	
\$475,000	2.04		0.233	0.001	1.61		0.232	0.126	30.35		0.000	0.000	0.127		0.126	0.005	0.131	
\$500,000	2.15		0.217	0.001	1.70		0.222	0.121	31.94		0.000	0.000	0.122		0.121	0.005	0.126	
\$600,000	2.58		0.164	0.001	2.04		0.192	0.104	38.33		0.000	0.000	0.105		0.104	0.005	0.109	
\$700,000	3.01		0.125	0.001	2.37		0.170	0.092	44.72		0.000	0.000	0.093		0.092	0.005	0.097	
\$800,000	3.44		0.095	0.000	2.71		0.152	0.083	51.11		0.000	0.000	0.083		0.082	0.005	0.087	
\$900,000	3.87		0.073	0.000	3.05		0.138	0.075	57.50		0.000	0.000	0.075		0.074	0.005	0.079	
\$1,000,000	4.30		0.056	0.000	3.39		0.127	0.069	63.89		0.000	0.000	0.069		0.069	0.005	0.074	
\$2,000,000	8.60		0.004	0.000	6.79		0.072	0.039	127.77		0.000	0.000	0.039		0.039	0.005	0.044	
\$3,000,000	12.91		0.000	0.000	10.18		0.051	0.028	191.66		0.000	0.000	0.028		0.028	0.005	0.033	
\$4,000,000	17.21		0.000	0.000	13.57		0.041	0.022	255.54		0.000	0.000	0.022		0.022	0.005	0.027	
\$5,000,000	21.51		0.000	0.000	16.96		0.034	0.018	319.43		0.000	0.000	0.018		0.018	0.005	0.023	
\$6,000,000	25.81		0.000	0.000	20.36		0.029	0.016	383.31		0.000	0.000	0.016		0.016	0.005	0.021	
\$7,000,000	30.12		0.000	0.000	23.75		0.026	0.014	447.20		0.000	0.000	0.014		0.014	0.005	0.019	
\$8,000,000	34.42		0.000	0.000	27.14		0.023	0.013	511.08		0.000	0.000	0.013		0.013	0.005	0.018	
\$9,000,000	38.72		0.000	0.000	30.53		0.021	0.011	574.97		0.000	0.000	0.011		0.011	0.005	0.016	
\$10,000,000	43.02		0.000	0.000	33.93		0.019	0.010	638.86		0.000	0.000	0.010		0.010	0.005	0.015	
Death Average Cost Per Case				\$211,297	Target Cost Ratio				0.9931									
P.T./Major Average Cost Per Case				\$267,967	Loss Adjustment Expense				1.000									
Minor/T.T. Average Cost Per Case				\$14,230	Assessment Factor				1.000									

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

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.03	0.010	0.972	0.010	0.03	0.583	0.970	0.566	0.64	0.353	0.633	0.223	0.799	0.993	0.793	0.005	0.798
\$15,000	0.05		0.955	0.010	0.05		0.950	0.554	0.96		0.525	0.185	0.749		0.744	0.005	0.749
\$20,000	0.07		0.938	0.009	0.06		0.940	0.548	1.28		0.441	0.156	0.713		0.708	0.005	0.713
\$25,000	0.08		0.930	0.009	0.08		0.920	0.536	1.60		0.375	0.132	0.677		0.672	0.005	0.677
\$30,000	0.10		0.915	0.009	0.10		0.900	0.525	1.91		0.323	0.114	0.648		0.643	0.005	0.648
\$35,000	0.12		0.899	0.009	0.11		0.890	0.519	2.23		0.278	0.098	0.626		0.622	0.005	0.627
\$40,000	0.14		0.884	0.009	0.13		0.870	0.507	2.55		0.241	0.085	0.601		0.597	0.005	0.602
\$50,000	0.17		0.863	0.009	0.16		0.840	0.490	3.19		0.184	0.065	0.564		0.560	0.005	0.565
\$75,000	0.25		0.809	0.008	0.24		0.760	0.443	4.79		0.100	0.035	0.486		0.483	0.005	0.488
\$100,000	0.34		0.754	0.008	0.32		0.682	0.398	6.38		0.058	0.020	0.426		0.423	0.005	0.428
\$125,000	0.42		0.710	0.007	0.40		0.612	0.357	7.98		0.035	0.012	0.376		0.373	0.005	0.378
\$150,000	0.51		0.663	0.007	0.48		0.553	0.322	9.57		0.022	0.008	0.337		0.335	0.005	0.340
\$175,000	0.59		0.626	0.006	0.56		0.503	0.293	11.17		0.014	0.005	0.304		0.302	0.005	0.307
\$200,000	0.68		0.586	0.006	0.64		0.461	0.269	12.76		0.009	0.003	0.278		0.276	0.005	0.281
\$225,000	0.76		0.553	0.006	0.72		0.425	0.248	14.36		0.006	0.002	0.256		0.254	0.005	0.259
\$250,000	0.84		0.523	0.005	0.80		0.395	0.230	15.95		0.004	0.001	0.236		0.234	0.005	0.239
\$275,000	0.93		0.491	0.005	0.88		0.368	0.215	17.55		0.003	0.001	0.221		0.219	0.005	0.224
\$300,000	1.01		0.464	0.005	0.96		0.345	0.201	19.15		0.002	0.001	0.207		0.206	0.005	0.211
\$325,000	1.10		0.436	0.004	1.04		0.325	0.189	20.74		0.001	0.000	0.193		0.192	0.005	0.197
\$350,000	1.18		0.413	0.004	1.12		0.307	0.179	22.34		0.001	0.000	0.183		0.182	0.005	0.187
\$375,000	1.27		0.388	0.004	1.20		0.292	0.170	23.93		0.001	0.000	0.174		0.173	0.005	0.178
\$400,000	1.35		0.368	0.004	1.28		0.277	0.161	25.53		0.001	0.000	0.165		0.164	0.005	0.169
\$425,000	1.43		0.348	0.003	1.35		0.266	0.155	27.12		0.000	0.000	0.158		0.157	0.005	0.162
\$450,000	1.52		0.328	0.003	1.43		0.254	0.148	28.72		0.000	0.000	0.151		0.150	0.005	0.155
\$475,000	1.60		0.311	0.003	1.51		0.244	0.142	30.31		0.000	0.000	0.145		0.144	0.005	0.149
\$500,000	1.69		0.293	0.003	1.59		0.234	0.136	31.91		0.000	0.000	0.139		0.138	0.005	0.143
\$600,000	2.03		0.234	0.002	1.91		0.202	0.118	38.29		0.000	0.000	0.120		0.119	0.005	0.124
\$700,000	2.36		0.189	0.002	2.23		0.178	0.104	44.67		0.000	0.000	0.106		0.105	0.005	0.110
\$800,000	2.70		0.152	0.002	2.55		0.160	0.093	51.05		0.000	0.000	0.095		0.094	0.005	0.099
\$900,000	3.04		0.123	0.001	2.87		0.145	0.085	57.44		0.000	0.000	0.086		0.085	0.005	0.090
\$1,000,000	3.38		0.099	0.001	3.19		0.133	0.078	63.82		0.000	0.000	0.079		0.078	0.005	0.083
\$2,000,000	6.75		0.013	0.000	6.38		0.075	0.044	127.64		0.000	0.000	0.044		0.044	0.005	0.049
\$3,000,000	10.13		0.002	0.000	9.56		0.054	0.031	191.45		0.000	0.000	0.031		0.031	0.005	0.036
\$4,000,000	13.50		0.000	0.000	12.75		0.043	0.025	255.27		0.000	0.000	0.025		0.025	0.005	0.030
\$5,000,000	16.88		0.000	0.000	15.94		0.036	0.021	319.09		0.000	0.000	0.021		0.021	0.005	0.026
\$6,000,000	20.25		0.000	0.000	19.13		0.031	0.018	382.91		0.000	0.000	0.018		0.018	0.005	0.023
\$7,000,000	23.63		0.000	0.000	22.32		0.027	0.016	446.73		0.000	0.000	0.016		0.016	0.005	0.021
\$8,000,000	27.00		0.000	0.000	25.50		0.024	0.014	510.55		0.000	0.000	0.014		0.014	0.005	0.019
\$9,000,000	30.38		0.000	0.000	28.69		0.022	0.013	574.36		0.000	0.000	0.013		0.013	0.005	0.018
\$10,000,000	33.75		0.000	0.000	31.88		0.020	0.012	638.18		0.000	0.000	0.012		0.012	0.005	0.017

Death Average Cost Per Case	\$269,358	Target Cost Ratio	0.9931
P.T./Major Average Cost Per Case	\$285,164	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$14,245	Assessment Factor	1.000

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

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.03	0.021	0.972	0.020	0.03	0.724	0.970	0.702	0.56	0.225	0.665	0.150	0.872	0.993	0.866	0.005	0.871
\$15,000	0.04		0.964	0.020	0.04		0.960	0.695	0.84		0.562	0.126	0.841		0.835	0.005	0.840
\$20,000	0.05		0.955	0.020	0.05		0.950	0.688	1.12		0.481	0.108	0.816		0.810	0.005	0.815
\$25,000	0.07		0.938	0.020	0.07		0.930	0.673	1.40		0.415	0.093	0.786		0.780	0.005	0.785
\$30,000	0.08		0.930	0.020	0.08		0.920	0.666	1.68		0.360	0.081	0.767		0.762	0.005	0.767
\$35,000	0.09		0.922	0.019	0.09		0.910	0.659	1.97		0.314	0.071	0.749		0.744	0.005	0.749
\$40,000	0.11		0.907	0.019	0.10		0.900	0.652	2.25		0.276	0.062	0.733		0.728	0.005	0.733
\$50,000	0.14		0.884	0.019	0.13		0.870	0.630	2.81		0.216	0.049	0.698		0.693	0.005	0.698
\$75,000	0.20		0.842	0.018	0.20		0.800	0.579	4.21		0.123	0.028	0.625		0.621	0.005	0.626
\$100,000	0.27		0.797	0.017	0.26		0.740	0.536	5.61		0.075	0.017	0.570		0.566	0.005	0.571
\$125,000	0.34		0.754	0.016	0.33		0.672	0.487	7.02		0.047	0.011	0.514		0.510	0.005	0.515
\$150,000	0.41		0.715	0.015	0.39		0.620	0.449	8.42		0.030	0.007	0.471		0.468	0.005	0.473
\$175,000	0.47		0.684	0.014	0.46		0.566	0.410	9.83		0.020	0.005	0.429		0.426	0.005	0.431
\$200,000	0.54		0.649	0.014	0.52		0.527	0.382	11.23		0.014	0.003	0.399		0.396	0.005	0.401
\$225,000	0.61		0.616	0.013	0.59		0.486	0.352	12.63		0.009	0.002	0.367		0.364	0.005	0.369
\$250,000	0.68		0.586	0.012	0.65		0.456	0.330	14.04		0.007	0.002	0.344		0.342	0.005	0.347
\$275,000	0.74		0.561	0.012	0.72		0.425	0.308	15.44		0.005	0.001	0.321		0.319	0.005	0.324
\$300,000	0.81		0.534	0.011	0.78		0.402	0.291	16.84		0.003	0.001	0.303		0.301	0.005	0.306
\$325,000	0.88		0.508	0.011	0.85		0.378	0.274	18.25		0.002	0.000	0.285		0.283	0.005	0.288
\$350,000	0.95		0.484	0.010	0.91		0.359	0.260	19.65		0.002	0.000	0.270		0.268	0.005	0.273
\$375,000	1.01		0.464	0.010	0.98		0.340	0.246	21.05		0.001	0.000	0.256		0.254	0.005	0.259
\$400,000	1.08		0.442	0.009	1.04		0.325	0.235	22.46		0.001	0.000	0.244		0.242	0.005	0.247
\$425,000	1.15		0.421	0.009	1.11		0.309	0.224	23.86		0.001	0.000	0.233		0.231	0.005	0.236
\$450,000	1.22		0.401	0.008	1.17		0.297	0.215	25.27		0.001	0.000	0.223		0.221	0.005	0.226
\$475,000	1.28		0.385	0.008	1.24		0.284	0.206	26.67		0.000	0.000	0.214		0.213	0.005	0.218
\$500,000	1.35		0.368	0.008	1.30		0.274	0.198	28.07		0.000	0.000	0.206		0.205	0.005	0.210
\$600,000	1.62		0.307	0.006	1.56		0.237	0.172	33.69		0.000	0.000	0.178		0.177	0.005	0.182
\$700,000	1.89		0.257	0.005	1.82		0.210	0.152	39.30		0.000	0.000	0.157		0.156	0.005	0.161
\$800,000	2.16		0.215	0.005	2.08		0.189	0.137	44.92		0.000	0.000	0.142		0.141	0.005	0.146
\$900,000	2.43		0.181	0.004	2.34		0.171	0.124	50.53		0.000	0.000	0.128		0.127	0.005	0.132
\$1,000,000	2.70		0.152	0.003	2.60		0.157	0.114	56.14		0.000	0.000	0.117		0.116	0.005	0.121
\$2,000,000	5.40		0.029	0.001	5.21		0.089	0.064	112.29		0.000	0.000	0.065		0.065	0.005	0.070
\$3,000,000	8.10		0.006	0.000	7.81		0.064	0.046	168.43		0.000	0.000	0.046		0.046	0.005	0.051
\$4,000,000	10.80		0.001	0.000	10.41		0.050	0.036	224.58		0.000	0.000	0.036		0.036	0.005	0.041
\$5,000,000	13.50		0.000	0.000	13.01		0.042	0.030	280.72		0.000	0.000	0.030		0.030	0.005	0.035
\$6,000,000	16.20		0.000	0.000	15.62		0.036	0.026	336.87		0.000	0.000	0.026		0.026	0.005	0.031
\$7,000,000	18.90		0.000	0.000	18.22		0.032	0.023	393.01		0.000	0.000	0.023		0.023	0.005	0.028
\$8,000,000	21.60		0.000	0.000	20.82		0.029	0.021	449.16		0.000	0.000	0.021		0.021	0.005	0.026
\$9,000,000	24.30		0.000	0.000	23.43		0.026	0.019	505.30		0.000	0.000	0.019		0.019	0.005	0.024
\$10,000,000	27.00		0.000	0.000	26.03		0.024	0.017	561.44		0.000	0.000	0.017		0.017	0.005	0.022

Death Average Cost Per Case	\$336,698	Target Cost Ratio	0.9931
P.T./Major Average Cost Per Case	\$349,264	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$16,192	Assessment Factor	1.000

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

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.02	0.036	0.981	0.035	0.02	0.807	0.980	0.791	0.53	0.139	0.677	0.094	0.920	0.993	0.914	0.005	0.919
\$15,000	0.03		0.972	0.035	0.03		0.970	0.783	0.80		0.575	0.080	0.898		0.892	0.005	0.897
\$20,000	0.05		0.955	0.034	0.04		0.960	0.775	1.06		0.496	0.069	0.878		0.872	0.005	0.877
\$25,000	0.06		0.947	0.034	0.05		0.950	0.767	1.33		0.430	0.060	0.861		0.855	0.005	0.860
\$30,000	0.07		0.938	0.034	0.07		0.930	0.751	1.60		0.375	0.052	0.837		0.831	0.005	0.836
\$35,000	0.08		0.930	0.033	0.08		0.920	0.742	1.86		0.330	0.046	0.821		0.815	0.005	0.820
\$40,000	0.09		0.922	0.033	0.09		0.910	0.734	2.13		0.291	0.040	0.807		0.801	0.005	0.806
\$50,000	0.11		0.907	0.033	0.11		0.890	0.718	2.66		0.230	0.032	0.783		0.778	0.005	0.783
\$75,000	0.17		0.863	0.031	0.16		0.840	0.678	3.99		0.134	0.019	0.728		0.723	0.005	0.728
\$100,000	0.23		0.822	0.030	0.22		0.780	0.629	5.32		0.082	0.011	0.670		0.665	0.005	0.670
\$125,000	0.28		0.790	0.028	0.27		0.730	0.589	6.65		0.053	0.007	0.624		0.620	0.005	0.625
\$150,000	0.34		0.754	0.027	0.33		0.672	0.542	7.98		0.035	0.005	0.574		0.570	0.005	0.575
\$175,000	0.40		0.721	0.026	0.38		0.628	0.507	9.31		0.023	0.003	0.536		0.532	0.005	0.537
\$200,000	0.45		0.694	0.025	0.44		0.581	0.469	10.64		0.016	0.002	0.496		0.493	0.005	0.498
\$225,000	0.51		0.663	0.024	0.49		0.546	0.441	11.97		0.011	0.002	0.467		0.464	0.005	0.469
\$250,000	0.57		0.635	0.023	0.55		0.508	0.410	13.30		0.008	0.001	0.434		0.431	0.005	0.436
\$275,000	0.62		0.612	0.022	0.60		0.481	0.388	14.64		0.006	0.001	0.411		0.408	0.005	0.413
\$300,000	0.68		0.586	0.021	0.66		0.451	0.364	15.97		0.004	0.001	0.386		0.383	0.005	0.388
\$325,000	0.74		0.561	0.020	0.71		0.429	0.346	17.30		0.003	0.000	0.366		0.363	0.005	0.368
\$350,000	0.79		0.542	0.020	0.77		0.405	0.327	18.63		0.002	0.000	0.347		0.345	0.005	0.350
\$375,000	0.85		0.519	0.019	0.82		0.388	0.313	19.96		0.002	0.000	0.332		0.330	0.005	0.335
\$400,000	0.91		0.498	0.018	0.88		0.368	0.297	21.29		0.001	0.000	0.315		0.313	0.005	0.318
\$425,000	0.96		0.480	0.017	0.93		0.354	0.286	22.62		0.001	0.000	0.303		0.301	0.005	0.306
\$450,000	1.02		0.461	0.017	0.99		0.337	0.272	23.95		0.001	0.000	0.289		0.287	0.005	0.292
\$475,000	1.08		0.442	0.016	1.04		0.325	0.262	25.28		0.001	0.000	0.278		0.276	0.005	0.281
\$500,000	1.13		0.427	0.015	1.10		0.312	0.252	26.61		0.000	0.000	0.267		0.265	0.005	0.270
\$600,000	1.36		0.365	0.013	1.31		0.272	0.220	31.93		0.000	0.000	0.233		0.231	0.005	0.236
\$700,000	1.59		0.313	0.011	1.53		0.241	0.194	37.25		0.000	0.000	0.205		0.204	0.005	0.209
\$800,000	1.81		0.270	0.010	1.75		0.217	0.175	42.58		0.000	0.000	0.185		0.184	0.005	0.189
\$900,000	2.04		0.233	0.008	1.97		0.197	0.159	47.90		0.000	0.000	0.167		0.166	0.005	0.171
\$1,000,000	2.27		0.200	0.007	2.19		0.181	0.146	53.22		0.000	0.000	0.153		0.152	0.005	0.157
\$2,000,000	4.54		0.048	0.002	4.38		0.103	0.083	106.44		0.000	0.000	0.085		0.084	0.005	0.089
\$3,000,000	6.81		0.012	0.000	6.57		0.074	0.060	159.66		0.000	0.000	0.060		0.060	0.005	0.065
\$4,000,000	9.07		0.003	0.000	8.76		0.058	0.047	212.88		0.000	0.000	0.047		0.047	0.005	0.052
\$5,000,000	11.34		0.001	0.000	10.95		0.048	0.039	266.10		0.000	0.000	0.039		0.039	0.005	0.044
\$6,000,000	13.61		0.000	0.000	13.15		0.042	0.034	319.32		0.000	0.000	0.034		0.034	0.005	0.039
\$7,000,000	15.88		0.000	0.000	15.34		0.037	0.030	372.53		0.000	0.000	0.030		0.030	0.005	0.035
\$8,000,000	18.15		0.000	0.000	17.53		0.033	0.027	425.75		0.000	0.000	0.027		0.027	0.005	0.032
\$9,000,000	20.42		0.000	0.000	19.72		0.030	0.024	478.97		0.000	0.000	0.024		0.024	0.005	0.029
\$10,000,000	22.69		0.000	0.000	21.91		0.027	0.022	532.19		0.000	0.000	0.022		0.022	0.005	0.027

Death Average Cost Per Case	\$400,745	Target Cost Ratio	0.9931
P.T./Major Average Cost Per Case	\$414,926	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$17,082	Assessment Factor	1.000

Exhibit IX

PENNSYLVANIA
Per Occurance Basis
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.784	0.798	0.871	0.919
\$15,000	0.730	0.749	0.840	0.897
\$20,000	0.686	0.713	0.815	0.877
\$25,000	0.654	0.677	0.785	0.860
\$30,000	0.622	0.648	0.767	0.836
\$35,000	0.594	0.627	0.749	0.820
\$40,000	0.568	0.602	0.733	0.806
\$50,000	0.530	0.565	0.698	0.783
\$75,000	0.454	0.488	0.626	0.728
\$100,000	0.390	0.428	0.571	0.670
\$125,000	0.344	0.378	0.515	0.625
\$150,000	0.305	0.340	0.473	0.575
\$175,000	0.276	0.307	0.431	0.537
\$200,000	0.250	0.281	0.401	0.498
\$225,000	0.229	0.259	0.369	0.469
\$250,000	0.214	0.239	0.347	0.436
\$275,000	0.200	0.224	0.324	0.413
\$300,000	0.187	0.211	0.306	0.388
\$325,000	0.176	0.197	0.288	0.368
\$350,000	0.165	0.187	0.273	0.350
\$375,000	0.158	0.178	0.259	0.335
\$400,000	0.149	0.169	0.247	0.318
\$425,000	0.143	0.162	0.236	0.306
\$450,000	0.136	0.155	0.226	0.292
\$475,000	0.131	0.149	0.218	0.281
\$500,000	0.126	0.143	0.210	0.270
\$600,000	0.109	0.124	0.182	0.236
\$700,000	0.097	0.110	0.161	0.209
\$800,000	0.087	0.099	0.146	0.189
\$900,000	0.079	0.090	0.132	0.171
\$1,000,000	0.074	0.083	0.121	0.157
\$2,000,000	0.044	0.049	0.070	0.089
\$3,000,000	0.033	0.036	0.051	0.065
\$4,000,000	0.027	0.030	0.041	0.052
\$5,000,000	0.023	0.026	0.035	0.044
\$6,000,000	0.021	0.023	0.031	0.039
\$7,000,000	0.019	0.021	0.028	0.035
\$8,000,000	0.018	0.019	0.026	0.032
\$9,000,000	0.016	0.018	0.024	0.029
\$10,000,000	0.015	0.017	0.022	0.027

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

Per Occurance Basis
 Unit Severity Trend

LOSS LIMIT	HG I	HG I WGT.	HG II	HG II WGT.	HG III	HG III WGT.	HG IV	HG IV WGT.	WGTD EXCESS RATIO	Relativity To Per- Claim	Relativity to Total Per - Occurance			
	EXCESS RATIO		EXCESS RATIO		EXCESS RATIO		EXCESS RATIO				HG I	HG II	HG III	HG IV
\$10,000	0.784	0.003	0.799	0.542	0.872	0.438	0.920	0.017	0.833	1.0122	0.9412	0.9592	1.0468	1.1044
\$15,000	0.730	0.003	0.749	0.542	0.841	0.438	0.898	0.017	0.792	1.0115	0.9217	0.9457	1.0619	1.1338
\$20,000	0.686	0.003	0.713	0.542	0.816	0.438	0.878	0.017	0.761	1.0201	0.9014	0.9369	1.0723	1.1537
\$25,000	0.654	0.003	0.677	0.542	0.786	0.438	0.861	0.017	0.728	1.0153	0.8984	0.9299	1.0797	1.1827
\$30,000	0.621	0.003	0.648	0.542	0.767	0.438	0.837	0.017	0.703	1.0218	0.8834	0.9218	1.0910	1.1906
\$35,000	0.593	0.003	0.626	0.542	0.749	0.438	0.821	0.017	0.683	1.0209	0.8682	0.9165	1.0966	1.2020
\$40,000	0.567	0.003	0.601	0.542	0.733	0.438	0.807	0.017	0.662	1.0216	0.8565	0.9079	1.1073	1.2190
\$50,000	0.529	0.003	0.564	0.542	0.698	0.438	0.783	0.017	0.626	1.0279	0.8450	0.9010	1.1150	1.2508
\$75,000	0.452	0.003	0.486	0.542	0.625	0.438	0.728	0.017	0.551	1.0280	0.8203	0.8820	1.1343	1.3212
\$100,000	0.388	0.003	0.426	0.542	0.570	0.438	0.670	0.017	0.493	1.0489	0.7870	0.8641	1.1562	1.3590
\$125,000	0.341	0.003	0.376	0.542	0.514	0.438	0.624	0.017	0.441	1.0525	0.7732	0.8526	1.1655	1.4150
\$150,000	0.302	0.003	0.337	0.542	0.471	0.438	0.574	0.017	0.400	1.0638	0.7550	0.8425	1.1775	1.4350
\$175,000	0.273	0.003	0.304	0.542	0.429	0.438	0.536	0.017	0.363	1.0552	0.7521	0.8375	1.1818	1.4766
\$200,000	0.247	0.003	0.278	0.542	0.399	0.438	0.496	0.017	0.335	1.0669	0.7373	0.8299	1.1910	1.4806
\$225,000	0.226	0.003	0.256	0.542	0.367	0.438	0.467	0.017	0.308	1.0621	0.7338	0.8312	1.1916	1.5162
\$250,000	0.210	0.003	0.236	0.542	0.344	0.438	0.434	0.017	0.287	1.0709	0.7317	0.8223	1.1986	1.5122
\$275,000	0.196	0.003	0.221	0.542	0.321	0.438	0.411	0.017	0.268	1.0677	0.7313	0.8246	1.1978	1.5336
\$300,000	0.183	0.003	0.207	0.542	0.303	0.438	0.386	0.017	0.252	1.0769	0.7262	0.8214	1.2024	1.5317
\$325,000	0.172	0.003	0.193	0.542	0.285	0.438	0.366	0.017	0.236	1.0679	0.7288	0.8178	1.2076	1.5508
\$350,000	0.161	0.003	0.183	0.542	0.270	0.438	0.347	0.017	0.224	1.0718	0.7188	0.8170	1.2054	1.5491
\$375,000	0.154	0.003	0.174	0.542	0.256	0.438	0.332	0.017	0.213	1.0758	0.7230	0.8169	1.2019	1.5587
\$400,000	0.145	0.003	0.165	0.542	0.244	0.438	0.315	0.017	0.202	1.0745	0.7178	0.8168	1.2079	1.5594
\$425,000	0.139	0.003	0.158	0.542	0.233	0.438	0.303	0.017	0.193	1.0782	0.7202	0.8187	1.2073	1.5699
\$450,000	0.132	0.003	0.151	0.542	0.223	0.438	0.289	0.017	0.185	1.0756	0.7135	0.8162	1.2054	1.5622
\$475,000	0.127	0.003	0.145	0.542	0.214	0.438	0.278	0.017	0.177	1.0727	0.7175	0.8192	1.2090	1.5706
\$500,000	0.122	0.003	0.139	0.542	0.206	0.438	0.267	0.017	0.170	1.0692	0.7176	0.8176	1.2118	1.5706
\$600,000	0.105	0.003	0.120	0.542	0.178	0.438	0.233	0.017	0.147	1.0809	0.7143	0.8163	1.2109	1.5850
\$700,000	0.093	0.003	0.106	0.542	0.157	0.438	0.205	0.017	0.130	1.0744	0.7154	0.8154	1.2077	1.5769
\$800,000	0.083	0.003	0.095	0.542	0.142	0.438	0.185	0.017	0.117	1.0833	0.7094	0.8120	1.2137	1.5812
\$900,000	0.075	0.003	0.086	0.542	0.128	0.438	0.167	0.017	0.106	1.0928	0.7075	0.8113	1.2075	1.5755
\$1,000,000	0.069	0.003	0.079	0.542	0.117	0.438	0.153	0.017	0.097	1.0778	0.7113	0.8144	1.2062	1.5773
\$2,000,000	0.039	0.003	0.044	0.542	0.065	0.438	0.085	0.017	0.054	1.1020	0.7222	0.8148	1.2037	1.5741
\$3,000,000	0.028	0.003	0.031	0.542	0.046	0.438	0.060	0.017	0.038	1.0556	0.7368	0.8158	1.2105	1.5789
\$4,000,000	0.022	0.003	0.025	0.542	0.036	0.438	0.047	0.017	0.030	1.0714	0.7333	0.8333	1.2000	1.5667
\$5,000,000	0.018	0.003	0.021	0.542	0.030	0.438	0.039	0.017	0.025	1.0870	0.7200	0.8400	1.2000	1.5600
\$6,000,000	0.016	0.003	0.018	0.542	0.026	0.438	0.034	0.017	0.022	1.1000	0.7273	0.8182	1.1818	1.5455
\$7,000,000	0.014	0.003	0.016	0.542	0.023	0.438	0.030	0.017	0.019	1.0556	0.7368	0.8421	1.2105	1.5789
\$8,000,000	0.013	0.003	0.014	0.542	0.021	0.438	0.027	0.017	0.017	1.0625	0.7647	0.8235	1.2353	1.5882
\$9,000,000	0.011	0.003	0.013	0.542	0.019	0.438	0.024	0.017	0.016	1.1429	0.6875	0.8125	1.1875	1.5000
\$10,000,000	0.010	0.003	0.012	0.542	0.017	0.438	0.022	0.017	0.014	1.0769	0.7143	0.8571	1.2143	1.5714

Table I

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

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

Differential to Weighted Average

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

Countrywide Standard Earned Premium by Hazard Group

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

Table II

Countrywide Type of Injury Loss Distribution Table

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

PENNSYLVANIA
Effective:04/01/02

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

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	25,177,956	7,398,643,118	0.003
II	4,139,322,784		0.559
III	3,132,213,226		0.423
IV	101,929,152		0.014

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

Exhibit II

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

Injury Type	I	Hazard Group II	III	IV
Fatal	0.001	0.349	0.609	0.041
P.T.	0.002	0.424	0.543	0.031
Major	0.003	0.518	0.462	0.017
Minor	0.005	0.661	0.325	0.009
T.T.	0.004	0.647	0.341	0.008
Medical	0.004	0.685	0.304	0.007

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

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

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.936195
P.T.	0.946339
Major	0.982008
Minor	1.000674
T. T.	1.004388
Med	1.003276

(B) Injury Type

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.706	0.900	1.125	1.339
P.T.	0.791	0.860	1.175	1.411
Major	0.880	0.934	1.082	1.248
Minor	0.964	0.974	1.033	1.097
T. T.	0.931	0.931	1.089	1.149
Med	0.956	0.956	1.059	1.074

(C) Injury Type

Injury Type	Hazard Group			
	I	II	III	IV
P.T./Major	0.857	0.912	1.117	1.327
Minor/ T. T.	0.943	0.944	1.073	1.132
Serious	0.856	0.912	1.117	1.327

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

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

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

PENNSYLVANIA

Effective:04/01/02

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

Exhibit IV	Calculation of ELF Trend	Policy Period			
		01/01/98-12/31/99	01/01/97-12/31/98	01/01/96-12/31/97	
		First Report	Second Report	Third Report	
(1) Effective Date of Filing			04/01/02		
(2a) Midpoint of Filing			4/1/03		
(2b) Midpoint of Policy Period		1/1/99	1/1/98	1/1/97	
(3) Benefit Level to Which Losses are Brought			4/1/02		
(4a) Yrs. from (2b) to (2a)		4.25	5.25	6.25	
(4b)					
(5) Indemnity Trend =	1.0130	1.0564	1.0702	1.0841	
(6) NA					
(7) NA					
(8) NA					
(9) NA					
(10) Medical Trend =	1.0543	1.2520	1.3200	1.3916	

PENNSYLVANIA
Effective: 04/01/02
Policy Period: 01/01/98-12/31/99
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	18,120,000	1.0000	1.056	19,141,968	1,035,500	1.0000	1.2520	1,296,446		
B. P.T.	10,275,400	1.0000	1.056	10,854,933	26,295,000	1.0000	1.2520	32,921,340		
C. Major	104,618,800	1.0000	1.056	110,519,300	59,235,100	1.0000	1.2520	74,162,345		
D. Minor	98,562,300	1.0000	1.056	104,121,214	79,385,900	1.0000	1.2520	99,391,147		
E. T.T.	236,345,200	1.0000	1.056	249,675,069	254,117,700	1.0000	1.2520	318,155,360		
F. Med. Only					113,745,000	1.0000	1.2520	142,408,740		
G. Overall	467,921,700	XX	XX	494,312,484	533,814,200	1.0000	XX	668,335,378		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	20,438,414	82	249,249	1.123	279,932	1.2561	1.270	2.163	*	27,112,598
B. P.T.	43,776,273	33	282,047	1.171	330,305	8.8485	10.697	15.234	*	617,638,912
C. Major	184,681,645	777				3.9936	4.655	6.875	*	1,024,300,308
D. Minor	203,512,361	4,951	41,105	1.111		0.9739	1.120	0.245	+	140,987,415
E. T.T.	567,830,429	44,593	12,734	0.912	15,021	1.028	0.979	0.245	+	322,280,086
F. Medical	142,408,740	XX	XX	XX	XX	XX		0.245	+	34,890,141

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 1ST TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

PENNSYLVANIA
Effective: 04/01/02
Policy Period: 01/01/97-12/31/98
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	15,429,400	1.0000	1.0702	16,512,544	3,253,900	1.0000	1.3200	4,295,148	
B. P.T.	17,487,500	1.0000	1.0702	18,715,123	35,859,800	1.0000	1.3200	47,334,936	
C. Major	223,047,700	1.0000	1.0702	238,705,649	84,439,000	1.0000	1.3200	111,459,480	
D. Minor	117,465,900	1.0000	1.0702	125,712,006	91,822,900	1.0000	1.3200	121,206,228	
E. T.T.	241,573,300	1.0000	1.0702	258,531,746	237,132,500	1.0000	1.3200	313,014,900	
F. Med. Only					113,060,300	1.0000	1.3200	149,239,596	
G. Overall	615,003,800	XX	XX	658,177,068	565,568,400	1.0000	XX	746,550,288	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	20,807,692	90	231,197	1.197	276,673	1.1	1.1633	1.894	* 27,344,053
B. P.T.	66,050,059	75	233,174	1.372	319,938	3.8133	5.666	6.565	* 416,793,742
C. Major	350,165,129	1,710				1.6977	1.9604	2.923	* 793,754,614
D. Minor	246,918,234	5,155	47,899	0.941	15,342	0.9339	0.8898	0.676	+ 193,793,953
E. T.T.	571,546,646	44,003	12,989	0.913		1.0049	0.917	0.676	+ 448,619,977
F. Medical	149,239,596	XX	XX	XX	XX	XX		0.676	+ 100,885,967

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 2ND TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

PENNSYLVANIA
Effective: 04/01/02
Policy Period: 01/01/96-12/31/97
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	21,351,900	0.9935	1.084	22,997,135	5,354,500	1.0000	1.3916	7,451,322	
B. P.T.	20,752,000	0.9403	1.084	21,154,158	28,354,400	1.0000	1.3916	39,457,983	
C. Major	341,712,000	0.9935	1.084	368,042,054	123,845,800	1.0000	1.3916	172,343,815	
D. Minor	111,663,100	0.9935	1.084	120,267,116	82,925,200	1.0000	1.3916	115,398,708	
E. T.T.	219,083,100	0.9935	1.084	235,964,187	216,722,500	1.0000	1.3916	301,591,031	
F. Med. Only					107,230,000	1.0000	1.3916	149,221,268	
G. Overall	714,562,100	XX	XX	768,424,650	564,432,400	1.0000	XX	785,464,127	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	30,448,457	107	284,565	1.171	333,140	1.065	1.100	1.834	* 38,962,573
B. P.T.	60,612,141	85	226,365	1.336	302,424	3.106	4.189	5.347	* 299,592,372
C. Major	540,385,869	2,570	48,903	0.949	14,907	1.144	1.231	1.970	* 792,724,301
D. Minor	235,665,824	4,819	12,171	0.943		0.982	0.9267	0.831	+ 207,347,863
E. T.T.	537,555,218	44,168				0.999	0.9297	0.831	+ 469,998,051
F. Medical	149,221,268	XX	XX	XX	XX	XX		0.831	+ 124,002,874

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 3RD TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

PENNSYLVANIA
Effective:04/01/02

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

Exhibit VII

Combined Injury Weights

Exhibit VI

Adjusted Average Cost Per Case by Injury Types

For Each Hazard Group

I. *	Injury Type	Average Cost Per Case	Hazard Group			
			I	II	III	IV
	Fatal	299,287				
	P.T. / Major	312,680				
	Minor/T.T.	15,090				
II. **	Injury Type					
	Fatal	211,297	269,358	336,698	400,745	
	P.T./Major	267,967	285,164	349,264	414,926	
	Minor/T.T.	14,230	14,245	16,192	17,082	

Hazard Group I		Hazard Group II			
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	93,419	0.005	Death	32,603,309	0.010
P.T.	2,668,050	0.138	P.T.	565,626,611	0.172
Major	7,832,338	0.406	Major	1,352,383,638	0.411
P.T./Major	10,500,388	0.544	P.T./Major	1,918,010,249	0.583
Minor	2,710,646	0.140	Minor	358,347,422	0.109
T.T.	4,963,592	0.257	T.T.	802,861,080	0.244
Minor/T.T.	7,674,238	0.397	Minor/T.T.	1,161,208,502	0.353

Hazard Group III		Hazard Group IV			
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Medical	1,039,116	XX	Medical	177,948,603	XX
Total	19,307,161	XX	Total	3,289,770,663	XX

* States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data.

** Four sets of factors for each stated type (Exhibit III sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group in producing the adjusted figures in Section II of this exhibit.

Hazard Group III		Hazard Group IV			
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	56,892,307	0.021	Death	3,830,188	0.036
P.T.	724,375,589	0.272	P.T.	41,354,776	0.389
Major	1,206,180,001	0.452	Major	44,383,247	0.418
P.T./Major	1,930,555,590	0.724	P.T./Major	85,738,023	0.807
Minor	176,192,000	0.066	Minor	4,879,163	0.046
T.T.	423,146,257	0.159	T.T.	9,927,185	0.093
Minor/T.T.	599,338,257	0.225	Minor/T.T.	14,806,348	0.139
Medical	78,972,811	XX	Medical	1,818,453	XX
Total	2,665,758,965	XX	Total	106,193,012	XX

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

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

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

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.05	0.005	0.955	0.005	0.04	0.544	0.960	0.522	0.70	0.397	0.610	0.242	0.769	0.993	0.764	0.005	0.769
\$15,000	0.07		0.938	0.005	0.06		0.940	0.511	1.05		0.499	0.198	0.714		0.709	0.005	0.714
\$20,000	0.09		0.922	0.005	0.07		0.930	0.506	1.41		0.413	0.164	0.675		0.670	0.005	0.675
\$25,000	0.12		0.899	0.004	0.09		0.910	0.495	1.76		0.347	0.138	0.637		0.633	0.005	0.638
\$30,000	0.14		0.884	0.004	0.11		0.890	0.484	2.11		0.294	0.117	0.605		0.601	0.005	0.606
\$35,000	0.17		0.863	0.004	0.13		0.870	0.473	2.46		0.251	0.100	0.577		0.573	0.005	0.578
\$40,000	0.19		0.849	0.004	0.15		0.850	0.462	2.81		0.216	0.086	0.552		0.548	0.005	0.553
\$50,000	0.24		0.816	0.004	0.19		0.810	0.441	3.51		0.162	0.064	0.509		0.505	0.005	0.510
\$75,000	0.35		0.749	0.004	0.28		0.720	0.392	5.27		0.084	0.033	0.429		0.426	0.005	0.431
\$100,000	0.47		0.684	0.003	0.37		0.637	0.347	7.03		0.047	0.019	0.369		0.366	0.005	0.371
\$125,000	0.59		0.626	0.003	0.47		0.559	0.304	8.78		0.027	0.011	0.318		0.316	0.005	0.321
\$150,000	0.71		0.573	0.003	0.56		0.503	0.274	10.54		0.016	0.006	0.283		0.281	0.005	0.286
\$175,000	0.83		0.526	0.003	0.65		0.456	0.248	12.30		0.010	0.004	0.255		0.253	0.005	0.258
\$200,000	0.95		0.484	0.002	0.75		0.413	0.225	14.05		0.007	0.003	0.230		0.228	0.005	0.233
\$225,000	1.06		0.448	0.002	0.84		0.381	0.207	15.81		0.004	0.002	0.211		0.210	0.005	0.215
\$250,000	1.18		0.413	0.002	0.93		0.354	0.193	17.57		0.003	0.001	0.196		0.195	0.005	0.200
\$275,000	1.30		0.380	0.002	1.03		0.328	0.178	19.33		0.002	0.001	0.181		0.180	0.005	0.185
\$300,000	1.42		0.351	0.002	1.12		0.307	0.167	21.08		0.001	0.000	0.169		0.168	0.005	0.173
\$325,000	1.54		0.323	0.002	1.21		0.290	0.158	22.84		0.001	0.000	0.160		0.159	0.005	0.164
\$350,000	1.66		0.299	0.001	1.31		0.272	0.148	24.60		0.001	0.000	0.149		0.148	0.005	0.153
\$375,000	1.77		0.278	0.001	1.40		0.259	0.141	26.35		0.000	0.000	0.142		0.141	0.005	0.146
\$400,000	1.89		0.257	0.001	1.49		0.246	0.134	28.11		0.000	0.000	0.135		0.134	0.005	0.139
\$425,000	2.01		0.237	0.001	1.59		0.234	0.127	29.87		0.000	0.000	0.128		0.127	0.005	0.132
\$450,000	2.13		0.219	0.001	1.68		0.224	0.122	31.62		0.000	0.000	0.123		0.122	0.005	0.127
\$475,000	2.25		0.203	0.001	1.77		0.215	0.117	33.38		0.000	0.000	0.118		0.117	0.005	0.122
\$500,000	2.37		0.188	0.001	1.87		0.205	0.112	35.14		0.000	0.000	0.113		0.112	0.005	0.117
\$600,000	2.84		0.139	0.001	2.24		0.178	0.097	42.16		0.000	0.000	0.098		0.097	0.005	0.102
\$700,000	3.31		0.104	0.001	2.61		0.157	0.085	49.19		0.000	0.000	0.086		0.085	0.005	0.090
\$800,000	3.79		0.077	0.000	2.99		0.140	0.076	56.22		0.000	0.000	0.076		0.075	0.005	0.080
\$900,000	4.26		0.057	0.000	3.36		0.128	0.070	63.25		0.000	0.000	0.070		0.070	0.005	0.075
\$1,000,000	4.73		0.043	0.000	3.73		0.117	0.064	70.27		0.000	0.000	0.064		0.064	0.005	0.069
\$2,000,000	9.47		0.003	0.000	7.46		0.066	0.036	140.55		0.000	0.000	0.036		0.036	0.005	0.041
\$3,000,000	14.20		0.000	0.000	11.20		0.047	0.026	210.82		0.000	0.000	0.026		0.026	0.005	0.031
\$4,000,000	18.93		0.000	0.000	14.93		0.037	0.020	281.10		0.000	0.000	0.020		0.020	0.005	0.025
\$5,000,000	23.66		0.000	0.000	18.66		0.031	0.017	351.37		0.000	0.000	0.017		0.017	0.005	0.022
\$6,000,000	28.40		0.000	0.000	22.39		0.027	0.015	421.64		0.000	0.000	0.015		0.015	0.005	0.020
\$7,000,000	33.13		0.000	0.000	26.12		0.024	0.013	491.92		0.000	0.000	0.013		0.013	0.005	0.018
\$8,000,000	37.86		0.000	0.000	29.85		0.021	0.011	562.19		0.000	0.000	0.011		0.011	0.005	0.016
\$9,000,000	42.59		0.000	0.000	33.59		0.019	0.010	632.47		0.000	0.000	0.010		0.010	0.005	0.015
\$10,000,000	47.33		0.000	0.000	37.32		0.018	0.010	702.74		0.000	0.000	0.010		0.010	0.005	0.015

Death Average Cost Per Case	\$211,297	Target Cost Ratio	0.9931
P.T./Major Average Cost Per Case	\$267,967	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$14,230	Assessment Factor	1.000

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

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.04	0.010	0.964	0.010	0.04	0.583	0.960	0.560	0.70	0.353	0.610	0.215	0.785	0.993	0.780	0.005	0.785
\$15,000	0.06		0.947	0.009	0.05		0.950	0.554	1.05		0.499	0.176	0.739		0.734	0.005	0.739
\$20,000	0.07		0.938	0.009	0.07		0.930	0.542	1.40		0.415	0.146	0.697		0.692	0.005	0.697
\$25,000	0.09		0.922	0.009	0.09		0.910	0.531	1.76		0.347	0.122	0.662		0.657	0.005	0.662
\$30,000	0.11		0.907	0.009	0.11		0.890	0.519	2.11		0.294	0.104	0.632		0.628	0.005	0.633
\$35,000	0.13		0.892	0.009	0.12		0.880	0.513	2.46		0.251	0.089	0.611		0.607	0.005	0.612
\$40,000	0.15		0.877	0.009	0.14		0.860	0.501	2.81		0.216	0.076	0.586		0.582	0.005	0.587
\$50,000	0.19		0.849	0.008	0.18		0.820	0.478	3.51		0.162	0.057	0.543		0.539	0.005	0.544
\$75,000	0.28		0.790	0.008	0.26		0.740	0.431	5.27		0.084	0.030	0.469		0.466	0.005	0.471
\$100,000	0.37		0.737	0.007	0.35		0.654	0.381	7.02		0.047	0.017	0.405		0.402	0.005	0.407
\$125,000	0.46		0.689	0.007	0.44		0.581	0.339	8.78		0.027	0.010	0.356		0.354	0.005	0.359
\$150,000	0.56		0.639	0.006	0.53		0.520	0.303	10.53		0.016	0.006	0.315		0.313	0.005	0.318
\$175,000	0.65		0.599	0.006	0.61		0.476	0.278	12.29		0.010	0.004	0.288		0.286	0.005	0.291
\$200,000	0.74		0.561	0.006	0.70		0.433	0.252	14.04		0.007	0.002	0.260		0.258	0.005	0.263
\$225,000	0.84		0.523	0.005	0.79		0.398	0.232	15.80		0.004	0.001	0.238		0.236	0.005	0.241
\$250,000	0.93		0.491	0.005	0.88		0.368	0.215	17.55		0.003	0.001	0.221		0.219	0.005	0.224
\$275,000	1.02		0.461	0.005	0.96		0.345	0.201	19.31		0.002	0.001	0.207		0.206	0.005	0.211
\$300,000	1.11		0.433	0.004	1.05		0.323	0.188	21.06		0.001	0.000	0.192		0.191	0.005	0.196
\$325,000	1.21		0.404	0.004	1.14		0.303	0.177	22.82		0.001	0.000	0.181		0.180	0.005	0.185
\$350,000	1.30		0.380	0.004	1.23		0.286	0.167	24.57		0.001	0.000	0.171		0.170	0.005	0.175
\$375,000	1.39		0.358	0.004	1.32		0.271	0.158	26.33		0.000	0.000	0.162		0.161	0.005	0.166
\$400,000	1.49		0.335	0.003	1.40		0.259	0.151	28.08		0.000	0.000	0.154		0.153	0.005	0.158
\$425,000	1.58		0.315	0.003	1.49		0.246	0.143	29.84		0.000	0.000	0.146		0.145	0.005	0.150
\$450,000	1.67		0.297	0.003	1.58		0.235	0.137	31.59		0.000	0.000	0.140		0.139	0.005	0.144
\$475,000	1.76		0.280	0.003	1.67		0.225	0.131	33.35		0.000	0.000	0.134		0.133	0.005	0.138
\$500,000	1.86		0.262	0.003	1.75		0.217	0.127	35.10		0.000	0.000	0.130		0.129	0.005	0.134
\$600,000	2.23		0.206	0.002	2.10		0.187	0.109	42.12		0.000	0.000	0.111		0.110	0.005	0.115
\$700,000	2.60		0.162	0.002	2.45		0.165	0.096	49.14		0.000	0.000	0.098		0.097	0.005	0.102
\$800,000	2.97		0.128	0.001	2.81		0.148	0.086	56.16		0.000	0.000	0.087		0.086	0.005	0.091
\$900,000	3.34		0.102	0.001	3.16		0.134	0.078	63.18		0.000	0.000	0.079		0.078	0.005	0.083
\$1,000,000	3.71		0.081	0.001	3.51		0.123	0.072	70.20		0.000	0.000	0.073		0.072	0.005	0.077
\$2,000,000	7.43		0.009	0.000	7.01		0.070	0.041	140.40		0.000	0.000	0.041		0.041	0.005	0.046
\$3,000,000	11.14		0.001	0.000	10.52		0.050	0.029	210.60		0.000	0.000	0.029		0.029	0.005	0.034
\$4,000,000	14.85		0.000	0.000	14.03		0.039	0.023	280.80		0.000	0.000	0.023		0.023	0.005	0.028
\$5,000,000	18.56		0.000	0.000	17.53		0.033	0.019	351.00		0.000	0.000	0.019		0.019	0.005	0.024
\$6,000,000	22.28		0.000	0.000	21.04		0.028	0.016	421.20		0.000	0.000	0.016		0.016	0.005	0.021
\$7,000,000	25.99		0.000	0.000	24.55		0.025	0.015	491.40		0.000	0.000	0.015		0.015	0.005	0.020
\$8,000,000	29.70		0.000	0.000	28.05		0.022	0.013	561.60		0.000	0.000	0.013		0.013	0.005	0.018
\$9,000,000	33.41		0.000	0.000	31.56		0.020	0.012	631.80		0.000	0.000	0.012		0.012	0.005	0.017
\$10,000,000	37.13		0.000	0.000	35.07		0.019	0.011	702.00		0.000	0.000	0.011		0.011	0.005	0.016

Death Average Cost Per Case	\$269,358	Target Cost Ratio	0.9931
P.T./Major Average Cost Per Case	\$285,164	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$14,245	Assessment Factor	1.000

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

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.03	0.021	0.972	0.020	0.03	0.724	0.970	0.702	0.62	0.225	0.640	0.144	0.866	0.993	0.860	0.005	0.865
\$15,000	0.04		0.964	0.020	0.04		0.960	0.695	0.93		0.534	0.120	0.835		0.829	0.005	0.834
\$20,000	0.06		0.947	0.020	0.06		0.940	0.681	1.24		0.451	0.101	0.802		0.796	0.005	0.801
\$25,000	0.07		0.938	0.020	0.07		0.930	0.673	1.54		0.386	0.087	0.780		0.775	0.005	0.780
\$30,000	0.09		0.922	0.019	0.09		0.910	0.659	1.85		0.332	0.075	0.753		0.748	0.005	0.753
\$35,000	0.10		0.915	0.019	0.10		0.900	0.652	2.16		0.287	0.065	0.736		0.731	0.005	0.736
\$40,000	0.12		0.899	0.019	0.11		0.890	0.644	2.47		0.250	0.056	0.719		0.714	0.005	0.719
\$50,000	0.15		0.877	0.018	0.14		0.860	0.623	3.09		0.192	0.043	0.684		0.679	0.005	0.684
\$75,000	0.22		0.829	0.017	0.21		0.790	0.572	4.63		0.106	0.024	0.613		0.609	0.005	0.614
\$100,000	0.30		0.778	0.016	0.29		0.710	0.514	6.18		0.061	0.014	0.544		0.540	0.005	0.545
\$125,000	0.37		0.737	0.015	0.36		0.645	0.467	7.72		0.037	0.008	0.490		0.487	0.005	0.492
\$150,000	0.45		0.694	0.015	0.43		0.588	0.426	9.26		0.024	0.005	0.446		0.443	0.005	0.448
\$175,000	0.52		0.659	0.014	0.50		0.539	0.390	10.81		0.015	0.003	0.407		0.404	0.005	0.409
\$200,000	0.59		0.626	0.013	0.57		0.497	0.360	12.35		0.010	0.002	0.375		0.372	0.005	0.377
\$225,000	0.67		0.590	0.012	0.64		0.461	0.334	13.90		0.007	0.002	0.348		0.346	0.005	0.351
\$250,000	0.74		0.561	0.012	0.72		0.425	0.308	15.44		0.005	0.001	0.321		0.319	0.005	0.324
\$275,000	0.82		0.530	0.011	0.79		0.398	0.288	16.98		0.003	0.001	0.300		0.298	0.005	0.303
\$300,000	0.89		0.505	0.011	0.86		0.374	0.271	18.53		0.002	0.000	0.282		0.280	0.005	0.285
\$325,000	0.97		0.477	0.010	0.93		0.354	0.256	20.07		0.002	0.000	0.266		0.264	0.005	0.269
\$350,000	1.04		0.454	0.010	1.00		0.335	0.243	21.62		0.001	0.000	0.253		0.251	0.005	0.256
\$375,000	1.11		0.433	0.009	1.07		0.318	0.230	23.16		0.001	0.000	0.239		0.237	0.005	0.242
\$400,000	1.19		0.410	0.009	1.15		0.301	0.218	24.70		0.001	0.000	0.227		0.225	0.005	0.230
\$425,000	1.26		0.391	0.008	1.22		0.288	0.209	26.25		0.000	0.000	0.217		0.215	0.005	0.220
\$450,000	1.34		0.370	0.008	1.29		0.276	0.200	27.79		0.000	0.000	0.208		0.207	0.005	0.212
\$475,000	1.41		0.353	0.007	1.36		0.265	0.192	29.34		0.000	0.000	0.199		0.198	0.005	0.203
\$500,000	1.49		0.335	0.007	1.43		0.254	0.184	30.88		0.000	0.000	0.191		0.190	0.005	0.195
\$600,000	1.78		0.276	0.006	1.72		0.220	0.159	37.06		0.000	0.000	0.165		0.164	0.005	0.169
\$700,000	2.08		0.227	0.005	2.00		0.195	0.141	43.23		0.000	0.000	0.146		0.145	0.005	0.150
\$800,000	2.38		0.187	0.004	2.29		0.175	0.127	49.41		0.000	0.000	0.131		0.130	0.005	0.135
\$900,000	2.67		0.155	0.003	2.58		0.158	0.114	55.58		0.000	0.000	0.117		0.116	0.005	0.121
\$1,000,000	2.97		0.128	0.003	2.86		0.146	0.106	61.76		0.000	0.000	0.109		0.108	0.005	0.113
\$2,000,000	5.94		0.021	0.000	5.73		0.082	0.059	123.52		0.000	0.000	0.059		0.059	0.005	0.064
\$3,000,000	8.91		0.004	0.000	8.59		0.059	0.043	185.28		0.000	0.000	0.043		0.043	0.005	0.048
\$4,000,000	11.88		0.001	0.000	11.45		0.047	0.034	247.04		0.000	0.000	0.034		0.034	0.005	0.039
\$5,000,000	14.85		0.000	0.000	14.32		0.039	0.028	308.79		0.000	0.000	0.028		0.028	0.005	0.033
\$6,000,000	17.82		0.000	0.000	17.18		0.033	0.024	370.55		0.000	0.000	0.024		0.024	0.005	0.029
\$7,000,000	20.79		0.000	0.000	20.04		0.029	0.021	432.31		0.000	0.000	0.021		0.021	0.005	0.026
\$8,000,000	23.76		0.000	0.000	22.91		0.026	0.019	494.07		0.000	0.000	0.019		0.019	0.005	0.024
\$9,000,000	26.73		0.000	0.000	25.77		0.024	0.017	555.83		0.000	0.000	0.017		0.017	0.005	0.022
\$10,000,000	29.70		0.000	0.000	28.63		0.022	0.016	617.59		0.000	0.000	0.016		0.016	0.005	0.021

Death Average Cost Per Case \$336,698
 P.T./Major Average Cost Per Case \$349,264
 Minor/T.T. Average Cost Per Case \$16,192

Target Cost Ratio 0.9931
 Loss Adjustment Expense 1.000
 Assessment Factor 1.000

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

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	(3) IND. ELF 1X2	(4) FLAT FACTOR	(5) FINAL ELF 3+4
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.					
\$10,000	0.02	0.036	0.981	0.035	0.02	0.807	0.980	0.791	0.59	0.139	0.652	0.091	0.917	0.993	0.911	0.005	0.916
\$15,000	0.04		0.964	0.035	0.04		0.960	0.775	0.88		0.549	0.076	0.886		0.880	0.005	0.885
\$20,000	0.05		0.955	0.034	0.05		0.950	0.767	1.17		0.468	0.065	0.866		0.860	0.005	0.865
\$25,000	0.06		0.947	0.034	0.06		0.940	0.759	1.46		0.402	0.056	0.849		0.843	0.005	0.848
\$30,000	0.07		0.938	0.034	0.07		0.930	0.751	1.76		0.347	0.048	0.833		0.827	0.005	0.832
\$35,000	0.09		0.922	0.033	0.08		0.920	0.742	2.05		0.302	0.042	0.817		0.811	0.005	0.816
\$40,000	0.10		0.915	0.033	0.10		0.900	0.726	2.34		0.265	0.037	0.796		0.790	0.005	0.795
\$50,000	0.12		0.899	0.032	0.12		0.880	0.710	2.93		0.205	0.028	0.770		0.765	0.005	0.770
\$75,000	0.19		0.849	0.031	0.18		0.820	0.662	4.39		0.115	0.016	0.709		0.704	0.005	0.709
\$100,000	0.25		0.809	0.029	0.24		0.760	0.613	5.85		0.069	0.010	0.652		0.647	0.005	0.652
\$125,000	0.31		0.772	0.028	0.30		0.701	0.566	7.32		0.042	0.006	0.600		0.596	0.005	0.601
\$150,000	0.37		0.737	0.027	0.36		0.645	0.521	8.78		0.027	0.004	0.552		0.548	0.005	0.553
\$175,000	0.44		0.699	0.025	0.42		0.596	0.481	10.24		0.018	0.003	0.509		0.505	0.005	0.510
\$200,000	0.50		0.668	0.024	0.48		0.553	0.446	11.71		0.012	0.002	0.472		0.469	0.005	0.474
\$225,000	0.56		0.639	0.023	0.54		0.514	0.415	13.17		0.008	0.001	0.439		0.436	0.005	0.441
\$250,000	0.62		0.612	0.022	0.60		0.481	0.388	14.64		0.006	0.001	0.411		0.408	0.005	0.413
\$275,000	0.69		0.582	0.021	0.66		0.451	0.364	16.10		0.004	0.001	0.386		0.383	0.005	0.388
\$300,000	0.75		0.557	0.020	0.72		0.425	0.343	17.56		0.003	0.000	0.363		0.360	0.005	0.365
\$325,000	0.81		0.534	0.019	0.78		0.402	0.324	19.03		0.002	0.000	0.343		0.341	0.005	0.346
\$350,000	0.87		0.512	0.018	0.84		0.381	0.307	20.49		0.001	0.000	0.325		0.323	0.005	0.328
\$375,000	0.94		0.487	0.018	0.90		0.362	0.292	21.95		0.001	0.000	0.310		0.308	0.005	0.313
\$400,000	1.00		0.467	0.017	0.96		0.345	0.278	23.42		0.001	0.000	0.295		0.293	0.005	0.298
\$425,000	1.06		0.448	0.016	1.02		0.330	0.266	24.88		0.001	0.000	0.282		0.280	0.005	0.285
\$450,000	1.12		0.430	0.015	1.08		0.316	0.255	26.34		0.000	0.000	0.270		0.268	0.005	0.273
\$475,000	1.19		0.410	0.015	1.14		0.303	0.245	27.81		0.000	0.000	0.260		0.258	0.005	0.263
\$500,000	1.25		0.393	0.014	1.21		0.290	0.234	29.27		0.000	0.000	0.248		0.246	0.005	0.251
\$600,000	1.50		0.332	0.012	1.45		0.252	0.203	35.12		0.000	0.000	0.215		0.213	0.005	0.218
\$700,000	1.75		0.281	0.010	1.69		0.223	0.180	40.98		0.000	0.000	0.190		0.189	0.005	0.194
\$800,000	2.00		0.239	0.009	1.93		0.200	0.161	46.83		0.000	0.000	0.170		0.169	0.005	0.174
\$900,000	2.25		0.203	0.007	2.17		0.182	0.147	52.69		0.000	0.000	0.154		0.153	0.005	0.158
\$1,000,000	2.50		0.173	0.006	2.41		0.167	0.135	58.54		0.000	0.000	0.141		0.140	0.005	0.145
\$2,000,000	4.99		0.037	0.001	4.82		0.095	0.077	117.08		0.000	0.000	0.078		0.077	0.005	0.082
\$3,000,000	7.49		0.008	0.000	7.23		0.068	0.055	175.62		0.000	0.000	0.055		0.055	0.005	0.060
\$4,000,000	9.98		0.002	0.000	9.64		0.054	0.044	234.16		0.000	0.000	0.044		0.044	0.005	0.049
\$5,000,000	12.48		0.000	0.000	12.05		0.045	0.036	292.71		0.000	0.000	0.036		0.036	0.005	0.041
\$6,000,000	14.97		0.000	0.000	14.46		0.038	0.031	351.25		0.000	0.000	0.031		0.031	0.005	0.036
\$7,000,000	17.47		0.000	0.000	16.87		0.034	0.027	409.79		0.000	0.000	0.027		0.027	0.005	0.032
\$8,000,000	19.96		0.000	0.000	19.28		0.030	0.024	468.33		0.000	0.000	0.024		0.024	0.005	0.029
\$9,000,000	22.46		0.000	0.000	21.69		0.028	0.023	526.87		0.000	0.000	0.023		0.023	0.005	0.028
\$10,000,000	24.95		0.000	0.000	24.10		0.025	0.020	585.41		0.000	0.000	0.020		0.020	0.005	0.025

Death Average Cost Per Case \$400,745
 P.T./Major Average Cost Per Case \$414,926
 Minor/T.T. Average Cost Per Case \$17,082

Target Cost Ratio 0.9931
 Loss Adjustment Expense 1.000
 Assessment Factor 1.000

PENNSYLVANIA
Per Claim Basis
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.769	0.785	0.865	0.916
\$15,000	0.714	0.739	0.834	0.885
\$20,000	0.675	0.697	0.801	0.865
\$25,000	0.638	0.662	0.780	0.848
\$30,000	0.606	0.633	0.753	0.832
\$35,000	0.578	0.612	0.736	0.816
\$40,000	0.553	0.587	0.719	0.795
\$50,000	0.510	0.544	0.684	0.770
\$75,000	0.431	0.471	0.614	0.709
\$100,000	0.371	0.407	0.545	0.652
\$125,000	0.321	0.359	0.492	0.601
\$150,000	0.286	0.318	0.448	0.553
\$175,000	0.258	0.291	0.409	0.510
\$200,000	0.233	0.263	0.377	0.474
\$225,000	0.215	0.241	0.351	0.441
\$250,000	0.200	0.224	0.324	0.413
\$275,000	0.185	0.211	0.303	0.388
\$300,000	0.173	0.196	0.285	0.365
\$325,000	0.164	0.185	0.269	0.346
\$350,000	0.153	0.175	0.256	0.328
\$375,000	0.146	0.166	0.242	0.313
\$400,000	0.139	0.158	0.230	0.298
\$425,000	0.132	0.150	0.220	0.285
\$450,000	0.127	0.144	0.212	0.273
\$475,000	0.122	0.138	0.203	0.263
\$500,000	0.117	0.134	0.195	0.251
\$600,000	0.102	0.115	0.169	0.218
\$700,000	0.090	0.102	0.150	0.194
\$800,000	0.080	0.091	0.135	0.174
\$900,000	0.075	0.083	0.121	0.158
\$1,000,000	0.069	0.077	0.113	0.145
\$2,000,000	0.041	0.046	0.064	0.082
\$3,000,000	0.031	0.034	0.048	0.060
\$4,000,000	0.025	0.028	0.039	0.049
\$5,000,000	0.022	0.024	0.033	0.041
\$6,000,000	0.020	0.021	0.029	0.036
\$7,000,000	0.018	0.020	0.026	0.032
\$8,000,000	0.016	0.018	0.024	0.029
\$9,000,000	0.015	0.017	0.022	0.028
\$10,000,000	0.015	0.016	0.021	0.025

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

Per Claim Basis
 Unit Severity Trend

LOSS LIMIT	HG I EXCESS RATIO	HG I WGT.	HG II EXCESS RATIO	HG II WGT.	HG III EXCESS RATIO	HG III WGT.	HG IV EXCESS RATIO	HG IV WGT.	WGTD EXCESS RATIO	Relativity to 1,000,000
\$10,000	0.769	0.003	0.785	0.542	0.866	0.438	0.917	0.017	0.823	
\$15,000	0.714	0.003	0.739	0.542	0.835	0.438	0.886	0.017	0.783	
\$20,000	0.675	0.003	0.697	0.542	0.802	0.438	0.866	0.017	0.746	
\$25,000	0.637	0.003	0.662	0.542	0.780	0.438	0.849	0.017	0.717	
\$30,000	0.605	0.003	0.632	0.542	0.753	0.438	0.833	0.017	0.688	
\$35,000	0.577	0.003	0.611	0.542	0.736	0.438	0.817	0.017	0.669	
\$40,000	0.552	0.003	0.586	0.542	0.719	0.438	0.796	0.017	0.648	
\$50,000	0.509	0.003	0.543	0.542	0.684	0.438	0.770	0.017	0.609	
\$75,000	0.429	0.003	0.469	0.542	0.613	0.438	0.709	0.017	0.536	
\$100,000	0.369	0.003	0.405	0.542	0.544	0.438	0.652	0.017	0.470	
\$125,000	0.318	0.003	0.356	0.542	0.490	0.438	0.600	0.017	0.419	
\$150,000	0.283	0.003	0.315	0.542	0.446	0.438	0.552	0.017	0.376	
\$175,000	0.255	0.003	0.288	0.542	0.407	0.438	0.509	0.017	0.344	
\$200,000	0.230	0.003	0.260	0.542	0.375	0.438	0.472	0.017	0.314	
\$225,000	0.211	0.003	0.238	0.542	0.348	0.438	0.439	0.017	0.290	
\$250,000	0.196	0.003	0.221	0.542	0.321	0.438	0.411	0.017	0.268	
\$275,000	0.181	0.003	0.207	0.542	0.300	0.438	0.386	0.017	0.251	
\$300,000	0.169	0.003	0.192	0.542	0.282	0.438	0.363	0.017	0.234	
\$325,000	0.160	0.003	0.181	0.542	0.266	0.438	0.343	0.017	0.221	
\$350,000	0.149	0.003	0.171	0.542	0.253	0.438	0.325	0.017	0.209	
\$375,000	0.142	0.003	0.162	0.542	0.239	0.438	0.310	0.017	0.198	
\$400,000	0.135	0.003	0.154	0.542	0.227	0.438	0.295	0.017	0.188	
\$425,000	0.128	0.003	0.146	0.542	0.217	0.438	0.282	0.017	0.179	
\$450,000	0.123	0.003	0.140	0.542	0.208	0.438	0.270	0.017	0.172	
\$475,000	0.118	0.003	0.134	0.542	0.199	0.438	0.260	0.017	0.165	
\$500,000	0.113	0.003	0.130	0.542	0.191	0.438	0.248	0.017	0.159	
\$600,000	0.098	0.003	0.111	0.542	0.165	0.438	0.215	0.017	0.136	
\$700,000	0.086	0.003	0.098	0.542	0.146	0.438	0.190	0.017	0.121	
\$800,000	0.076	0.003	0.087	0.542	0.131	0.438	0.170	0.017	0.108	
\$900,000	0.070	0.003	0.079	0.542	0.117	0.438	0.154	0.017	0.097	
\$1,000,000	0.064	0.003	0.073	0.542	0.109	0.438	0.141	0.017	0.090	
\$2,000,000	0.036	0.003	0.041	0.542	0.059	0.438	0.078	0.017	0.049	0.5444
\$3,000,000	0.026	0.003	0.029	0.542	0.043	0.438	0.055	0.017	0.036	0.4000
\$4,000,000	0.020	0.003	0.023	0.542	0.034	0.438	0.044	0.017	0.028	0.3111
\$5,000,000	0.017	0.003	0.019	0.542	0.028	0.438	0.036	0.017	0.023	0.2556
\$6,000,000	0.015	0.003	0.016	0.542	0.024	0.438	0.031	0.017	0.020	0.2222
\$7,000,000	0.013	0.003	0.015	0.542	0.021	0.438	0.027	0.017	0.018	0.2000
\$8,000,000	0.011	0.003	0.013	0.542	0.019	0.438	0.024	0.017	0.016	0.1778
\$9,000,000	0.010	0.003	0.012	0.542	0.017	0.438	0.023	0.017	0.014	0.1556
\$10,000,000	0.010	0.003	0.011	0.542	0.016	0.438	0.020	0.017	0.013	0.1444