

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Excess Loss (Pure Premium) Factors

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

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

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

Page 2 derives excess loss ratios by loss limitation for Hazard Group I 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 5 use the same approach to calculate excess ratios for Hazard Groups II, III and IV 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 (14) - (17) of page 6.

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 (18) - (21) of page 6.

The proposed excess loss factors shown on page 1 may differ slightly from these indicated on page 6. 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 6 may be made and the resulting factors are shown on page 1.

Page 7 compares the proposed 2008 excess loss factors with factors derived using 2007 data and the Bureau's revised methodology. The percentage changes thus show the impact on excess factors as if the new approach had been employed in the 2007 filing as well.

PENNSYLVANIA  
Effective:4/1/08

Exhibit I					Exhibit II							
Adjusted Average Cost Per Case by Injury Type: For Each Hazard Group					Combined Injury Weights							
I. *	Injury Type	Average Cost Per Case	Hazard Group				Hazard Group I			Hazard Group II		
			I	II	III	IV	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
	Fatal	339,117					Death	2,711,672	0.008	Death	23,819,117	0.007
	P.T.	2,652,247					P.T.	11,525,404	0.034	P.T.	162,443,044	0.046
	PP	187,836					Major	125,656,403	0.372	Major	1,675,456,693	0.473
	T.T.	14,935					P.T./Major		0.406	P.T./Major		0.519
							PP	175,923,169	0.521	PP	2,101,402,725	0.593
							Minor	50,266,766	0.149	Minor	425,946,032	0.120
							T.T.	106,299,630	0.315	T.T.	916,809,589	0.259
							Minor/T.T.			Minor/T.T.		0.379
							Medical	41,420,916	0.123	Medical	337,475,546	0.095
							Total	337,880,791		Total	3,541,950,021	
							Hazard Group III			Hazard Group IV		
							Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
							Death	57,761,021	0.018	Death	21,512,837	0.026
							P.T.	232,897,682	0.074	P.T.	102,365,226	0.126
							Major	1,692,083,720	0.538	Major	484,867,016	0.596
							P.T./Major		0.612	P.T./Major		0.722
							PP	1,978,839,759	0.629	PP	536,833,574	0.660
							Minor	286,756,039	0.091	Minor	51,966,558	0.064
							T.T.	685,904,952	0.218	T.T.	125,776,215	0.154
							Minor/T.T.		0.309	Minor/T.T.		0.218
							Medical	192,186,400	0.061	Medical	27,627,333	0.034
							Total	3,147,589,814		Total	814,115,185	

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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Excess Loss Factors Calculation  
Hazard Group I

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	(1)	(2)
	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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.05	0.008	0.956	0.008	0.01	0.034	0.994	0.034	0.09	0.521	0.913	0.476	0.80	0.315	0.517	0.163	0.123	0.681	0.986
\$15,000	0.07		0.937	0.007	0.01		0.990	0.034	0.14		0.874	0.455	1.21		0.407	0.128		0.624	
\$20,000	0.10		0.919	0.007	0.01		0.987	0.034	0.19		0.838	0.436	1.61		0.329	0.104		0.581	
\$25,000	0.12		0.903	0.007	0.02		0.984	0.033	0.23		0.803	0.419	2.01		0.272	0.086		0.545	
\$30,000	0.14		0.888	0.007	0.02		0.981	0.033	0.28		0.771	0.402	2.41		0.229	0.072		0.514	
\$35,000	0.17		0.874	0.007	0.02		0.978	0.033	0.33		0.740	0.385	2.82		0.194	0.061		0.486	
\$40,000	0.19		0.859	0.007	0.03		0.975	0.033	0.37		0.710	0.370	3.22		0.166	0.052		0.462	
\$50,000	0.24		0.830	0.007	0.03		0.968	0.033	0.47		0.655	0.341	4.02		0.122	0.039		0.420	
\$75,000	0.36		0.756	0.006	0.05		0.953	0.032	0.70		0.537	0.280	6.03		0.056	0.018		0.336	
\$100,000	0.48		0.688	0.006	0.07		0.938	0.032	0.93		0.444	0.231	8.05		0.025	0.008		0.277	
\$125,000	0.60		0.630	0.005	0.08		0.923	0.031	1.16		0.370	0.193	10.06		0.013	0.004		0.233	
\$150,000	0.72		0.578	0.005	0.10		0.908	0.031	1.40		0.312	0.162	12.07		0.009	0.003		0.201	
\$175,000	0.84		0.530	0.004	0.11		0.894	0.030	1.63		0.265	0.138	14.08		0.007	0.002		0.174	
\$200,000	0.96		0.486	0.004	0.13		0.880	0.030	1.86		0.226	0.118	16.09		0.005	0.002		0.154	
\$225,000	1.08		0.448	0.004	0.15		0.867	0.029	2.09		0.195	0.102	18.10		0.004	0.001		0.136	
\$250,000	1.20		0.411	0.003	0.16		0.854	0.029	2.33		0.170	0.089	20.12		0.003	0.001		0.122	
\$275,000	1.32		0.378	0.003	0.18		0.840	0.029	2.56		0.149	0.078	22.13		0.003	0.001		0.111	
\$300,000	1.44		0.341	0.003	0.20		0.836	0.028	2.79		0.134	0.070	24.14		0.002	0.001		0.102	
\$325,000	1.56		0.254	0.002	0.21		0.824	0.028	3.02		0.120	0.063	26.15		0.002	0.001		0.094	
\$350,000	1.68		0.230	0.002	0.23		0.812	0.028	3.26		0.108	0.056	28.16		0.002	0.001		0.087	
\$375,000	1.80		0.210	0.002	0.24		0.801	0.027	3.49		0.098	0.051	30.17		0.001	0.000		0.080	
\$400,000	1.92		0.193	0.002	0.26		0.790	0.027	3.72		0.090	0.047	32.18		0.001	0.000		0.076	
\$425,000	2.04		0.178	0.001	0.28		0.779	0.026	3.95		0.083	0.043	34.20		0.001	0.000		0.070	
\$450,000	2.16		0.165	0.001	0.29		0.768	0.026	4.19		0.076	0.040	36.21		0.001	0.000		0.067	
\$475,000	2.28		0.154	0.001	0.31		0.757	0.026	4.42		0.071	0.037	38.22		0.001	0.000		0.064	
\$500,000	2.40		0.144	0.001	0.33		0.746	0.025	4.65		0.066	0.034	40.23		0.000	0.000		0.060	
\$600,000	2.88		0.113	0.001	0.39		0.705	0.024	5.58		0.051	0.027	48.28		0.000	0.000		0.052	
\$700,000	3.36		0.093	0.001	0.46		0.666	0.023	6.51		0.042	0.022	56.32		0.000	0.000		0.046	
\$800,000	3.84		0.078	0.001	0.52		0.629	0.021	7.44		0.035	0.018	64.37		0.000	0.000		0.040	
\$900,000	4.31		0.067	0.001	0.59		0.595	0.020	8.37		0.029	0.015	72.42		0.000	0.000		0.036	
\$1,000,000	4.79		0.0584	0.0005	0.65		0.563	0.0191	9.30		0.026	0.0133	80.46		0.000	0.0000		0.0329	
\$2,000,000	9.59		0.0241	0.0002	1.30		0.345	0.0117	18.60		0.010	0.0053	160.92		0.000	0.0000		0.0172	
\$3,000,000	14.38		0.0146	0.0001	1.95		0.232	0.0079	27.90		0.006	0.0031	241.38		0.000	0.0000		0.0111	
\$4,000,000	19.18		0.0104	0.0001	2.60		0.169	0.0057	37.20		0.004	0.0022	321.84		0.000	0.0000		0.0080	
\$5,000,000	23.97		0.0081	0.0001	3.25		0.131	0.0045	46.50		0.003	0.0017	402.31		0.000	0.0000		0.0063	
\$6,000,000	28.76		0.0067	0.0001	3.90		0.109	0.0037	55.80		0.003	0.0014	482.77		0.000	0.0000		0.0052	
\$7,000,000	33.56		0.0057	0.0000	4.56		0.094	0.0032	65.10		0.002	0.0012	563.23		0.000	0.0000		0.0044	
\$8,000,000	38.35		0.0049	0.0000	5.21		0.085	0.0029	74.41		0.002	0.0010	643.69		0.000	0.0000		0.0039	
\$9,000,000	43.15		0.0043	0.0000	5.86		0.079	0.0027	83.71		0.002	0.0009	724.15		0.000	0.0000		0.0036	
\$10,000,000	47.94		0.0037	0.0000	6.51		0.074	0.0025	93.01		0.001	0.0007	804.61		0.000	0.0000		0.0032	

Death Average Cost Per Case	\$208,590	Target Cost Ratio	0.9860
P.T. Average Cost Per Case	\$1,536,721	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$107,519	Assessment Factor	1.000
T.T. Average Cost Per Case	\$12,428		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group II

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.04	0.007	0.964	0.007	0.00	0.046	0.995	0.046	0.06	0.593	0.942	0.558	0.66	0.259	0.571	0.148	0.095	0.759	0.986
\$15,000	0.06		0.947	0.007	0.01		0.993	0.046	0.09		0.915	0.542	0.99		0.462	0.120		0.715	
\$20,000	0.08		0.932	0.007	0.01		0.991	0.046	0.12		0.889	0.527	1.32		0.383	0.099		0.679	
\$25,000	0.10		0.918	0.006	0.01		0.988	0.045	0.15		0.864	0.512	1.64		0.324	0.084		0.647	
\$30,000	0.12		0.905	0.006	0.01		0.986	0.045	0.18		0.840	0.498	1.97		0.277	0.072		0.621	
\$35,000	0.14		0.893	0.006	0.02		0.984	0.045	0.21		0.818	0.485	2.30		0.240	0.062		0.598	
\$40,000	0.16		0.881	0.006	0.02		0.982	0.045	0.24		0.796	0.472	2.63		0.210	0.054		0.577	
\$50,000	0.20		0.857	0.006	0.02		0.977	0.045	0.30		0.754	0.447	3.29		0.162	0.042		0.540	
\$75,000	0.29		0.797	0.006	0.04		0.966	0.044	0.46		0.661	0.392	4.93		0.086	0.022		0.464	
\$100,000	0.39		0.737	0.005	0.05		0.955	0.044	0.61		0.580	0.344	6.58		0.045	0.012		0.405	
\$125,000	0.49		0.683	0.005	0.06		0.944	0.043	0.76		0.510	0.303	8.22		0.024	0.006		0.357	
\$150,000	0.59		0.636	0.004	0.07		0.933	0.043	0.91		0.450	0.267	9.86		0.014	0.004		0.318	
\$175,000	0.68		0.594	0.004	0.08		0.922	0.042	1.06		0.399	0.237	11.51		0.010	0.003		0.286	
\$200,000	0.78		0.553	0.004	0.09		0.912	0.042	1.22		0.355	0.211	13.15		0.008	0.002		0.259	
\$225,000	0.88		0.515	0.004	0.11		0.901	0.041	1.37		0.318	0.188	14.80		0.006	0.002		0.235	
\$250,000	0.98		0.480	0.003	0.12		0.891	0.041	1.52		0.285	0.169	16.44		0.005	0.001		0.214	
\$275,000	1.07		0.450	0.003	0.13		0.881	0.041	1.67		0.257	0.152	18.09		0.004	0.001		0.197	
\$300,000	1.17		0.420	0.003	0.14		0.872	0.040	1.82		0.232	0.138	19.73		0.003	0.001		0.182	
\$325,000	1.27		0.390	0.003	0.15		0.862	0.040	1.98		0.210	0.125	21.37		0.003	0.001		0.169	
\$350,000	1.37		0.367	0.003	0.16		0.853	0.039	2.13		0.191	0.113	23.02		0.003	0.001		0.156	
\$375,000	1.46		0.319	0.002	0.18		0.843	0.039	2.28		0.175	0.104	24.66		0.002	0.001		0.146	
\$400,000	1.56		0.253	0.002	0.19		0.829	0.038	2.43		0.160	0.095	26.31		0.002	0.000		0.135	
\$425,000	1.66		0.234	0.002	0.20		0.833	0.038	2.58		0.147	0.087	27.95		0.002	0.000		0.127	
\$450,000	1.76		0.217	0.002	0.21		0.825	0.038	2.73		0.138	0.082	29.59		0.001	0.000		0.122	
\$475,000	1.85		0.202	0.001	0.22		0.816	0.038	2.89		0.128	0.076	31.24		0.001	0.000		0.115	
\$500,000	1.95		0.189	0.001	0.23		0.808	0.037	3.04		0.119	0.071	32.88		0.001	0.000		0.109	
\$600,000	2.34		0.148	0.001	0.28		0.776	0.036	3.65		0.092	0.055	39.46		0.000	0.000		0.092	
\$700,000	2.73		0.121	0.001	0.33		0.745	0.034	4.25		0.075	0.044	46.03		0.000	0.000		0.079	
\$800,000	3.12		0.102	0.001	0.37		0.715	0.033	4.86		0.062	0.037	52.61		0.000	0.000		0.071	
\$900,000	3.51		0.087	0.001	0.42		0.686	0.032	5.47		0.053	0.031	59.19		0.000	0.000		0.064	
\$1,000,000	3.90		0.076	0.0005	0.47		0.658	0.0303	6.08		0.046	0.0271	65.76		0.000	0.0000		0.0579	
\$2,000,000	7.81		0.031	0.0002	0.94		0.448	0.0206	12.15		0.018	0.0105	131.53		0.000	0.0000		0.0313	
\$3,000,000	11.71		0.019	0.0001	1.40		0.322	0.0148	18.23		0.010	0.0062	197.29		0.000	0.0000		0.0211	
\$4,000,000	15.62		0.013	0.0001	1.87		0.242	0.0112	24.31		0.007	0.0042	263.06		0.000	0.0000		0.0155	
\$5,000,000	19.52		0.010	0.0001	2.34		0.190	0.0088	30.39		0.005	0.0032	328.82		0.000	0.0000		0.0121	
\$6,000,000	23.43		0.008	0.0001	2.81		0.155	0.0071	36.46		0.004	0.0026	394.58		0.000	0.0000		0.0098	
\$7,000,000	27.33		0.007	0.0000	3.27		0.130	0.0060	42.54		0.004	0.0022	460.35		0.000	0.0000		0.0082	
\$8,000,000	31.24		0.006	0.0000	3.74		0.113	0.0052	48.62		0.003	0.0019	526.11		0.000	0.0000		0.0071	
\$9,000,000	35.14		0.005	0.0000	4.21		0.101	0.0046	54.70		0.003	0.0017	591.88		0.000	0.0000		0.0063	
\$10,000,000	39.04		0.005	0.0000	4.68		0.092	0.0042	60.77		0.002	0.0015	657.64		0.000	0.0000		0.0057	

Death Average Cost Per Case	\$256,120	Target Cost Ratio	0.9860
P.T. Average Cost Per Case	\$2,137,408	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$164,545	Assessment Factor	1.000
T.T. Average Cost Per Case	\$15,206		

PENNSYLVANIA  
Excess Loss Factors Calculation  
Hazard Group III

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	(1)	(2)
	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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.03	0.018	0.975	0.018	0.00	0.074	0.996	0.074	0.05	0.629	0.954	0.600	0.68	0.218	0.562	0.123	0.061	0.815	0.986
\$15,000	0.04		0.962	0.017	0.01		0.994	0.074	0.07		0.932	0.586	1.02		0.453	0.099		0.776	
\$20,000	0.05		0.951	0.017	0.01		0.992	0.073	0.10		0.911	0.573	1.36		0.374	0.082		0.745	
\$25,000	0.07		0.940	0.017	0.01		0.991	0.073	0.12		0.891	0.560	1.70		0.315	0.069		0.719	
\$30,000	0.08		0.930	0.017	0.01		0.989	0.073	0.14		0.871	0.548	2.04		0.269	0.059		0.697	
\$35,000	0.10		0.920	0.017	0.01		0.987	0.073	0.17		0.852	0.536	2.38		0.233	0.051		0.677	
\$40,000	0.11		0.911	0.016	0.02		0.985	0.073	0.19		0.834	0.525	2.72		0.202	0.044		0.658	
\$50,000	0.14		0.893	0.016	0.02		0.981	0.073	0.24		0.799	0.503	3.40		0.155	0.034		0.626	
\$75,000	0.20		0.852	0.015	0.03		0.972	0.072	0.36		0.719	0.452	5.09		0.081	0.018		0.557	
\$100,000	0.27		0.810	0.015	0.04		0.963	0.071	0.48		0.648	0.408	6.79		0.041	0.009		0.503	
\$125,000	0.34		0.768	0.014	0.05		0.954	0.071	0.60		0.585	0.368	8.49		0.022	0.005		0.458	
\$150,000	0.41		0.727	0.013	0.06		0.945	0.070	0.72		0.529	0.333	10.19		0.013	0.003		0.419	
\$175,000	0.48		0.689	0.012	0.07		0.936	0.069	0.84		0.479	0.301	11.89		0.009	0.002		0.384	
\$200,000	0.54		0.655	0.012	0.08		0.927	0.069	0.95		0.435	0.274	13.59		0.007	0.002		0.357	
\$225,000	0.61		0.624	0.011	0.09		0.918	0.068	1.07		0.396	0.249	15.28		0.006	0.001		0.329	
\$250,000	0.68		0.595	0.011	0.10		0.910	0.067	1.19		0.361	0.227	16.98		0.005	0.001		0.306	
\$275,000	0.75		0.567	0.010	0.11		0.901	0.067	1.31		0.331	0.208	18.68		0.004	0.001		0.286	
\$300,000	0.82		0.539	0.010	0.11		0.893	0.066	1.43		0.303	0.191	20.38		0.003	0.001		0.268	
\$325,000	0.88		0.513	0.009	0.12		0.885	0.065	1.55		0.279	0.176	22.08		0.003	0.001		0.251	
\$350,000	0.95		0.489	0.009	0.13		0.877	0.065	1.67		0.257	0.162	23.78		0.002	0.001		0.237	
\$375,000	1.02		0.467	0.008	0.14		0.869	0.064	1.79		0.237	0.149	25.47		0.002	0.000		0.221	
\$400,000	1.09		0.446	0.008	0.15		0.861	0.064	1.91		0.219	0.138	27.17		0.002	0.000		0.210	
\$425,000	1.16		0.425	0.008	0.16		0.854	0.063	2.03		0.203	0.128	28.87		0.002	0.000		0.199	
\$450,000	1.22		0.404	0.007	0.17		0.846	0.063	2.15		0.189	0.119	30.57		0.001	0.000		0.189	
\$475,000	1.29		0.385	0.007	0.18		0.837	0.062	2.27		0.176	0.111	32.27		0.001	0.000		0.180	
\$500,000	1.36		0.369	0.007	0.19		0.839	0.062	2.39		0.164	0.103	33.97		0.000	0.000		0.172	
\$600,000	1.63		0.239	0.004	0.23		0.811	0.060	2.86		0.129	0.081	40.76		0.000	0.000		0.145	
\$700,000	1.90		0.195	0.004	0.27		0.785	0.058	3.34		0.104	0.066	47.55		0.000	0.000		0.128	
\$800,000	2.17		0.164	0.003	0.31		0.759	0.056	3.82		0.087	0.055	54.35		0.000	0.000		0.114	
\$900,000	2.45		0.140	0.003	0.34		0.734	0.054	4.30		0.074	0.046	61.14		0.000	0.000		0.103	
\$1,000,000	2.72		0.122	0.0022	0.38		0.710	0.0525	4.77		0.064	0.0400	67.93		0.000	0.0000		0.0947	
\$2,000,000	5.44		0.050	0.0009	0.76		0.513	0.0379	9.55		0.025	0.0155	135.86		0.000	0.0000		0.0543	
\$3,000,000	8.15		0.030	0.0005	1.15		0.384	0.0284	14.32		0.014	0.0090	203.80		0.000	0.0000		0.0379	
\$4,000,000	10.87		0.021	0.0004	1.53		0.297	0.0220	19.10		0.010	0.0061	271.73		0.000	0.0000		0.0285	
\$5,000,000	13.59		0.016	0.0003	1.91		0.237	0.0176	23.87		0.007	0.0046	339.66		0.000	0.0000		0.0225	
\$6,000,000	16.31		0.013	0.0002	2.29		0.195	0.0144	28.64		0.006	0.0037	407.59		0.000	0.0000		0.0183	
\$7,000,000	19.03		0.011	0.0002	2.67		0.164	0.0121	33.42		0.005	0.0031	475.53		0.000	0.0000		0.0154	
\$8,000,000	21.74		0.009	0.0002	3.06		0.141	0.0104	38.19		0.004	0.0026	543.46		0.000	0.0000		0.0132	
\$9,000,000	24.46		0.008	0.0001	3.44		0.124	0.0092	42.97		0.004	0.0023	611.39		0.000	0.0000		0.0116	
\$10,000,000	27.18		0.007	0.0001	3.82		0.111	0.0082	47.74		0.003	0.0020	679.32		0.000	0.0000		0.0103	

Death Average Cost Per Case	\$367,905	Target Cost Ratio	0.9860
P.T. Average Cost Per Case	\$2,616,828	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$209,468	Assessment Factor	1.000
T.T. Average Cost Per Case	\$14,721		

PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group IV

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)	(2)
	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.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.
\$10,000	0.02	0.026	0.979	0.025	0.00	0.126	0.998	0.126	0.04	0.660	0.962	0.635	0.59	0.154	0.599	0.092	0.034	0.878	0.986
\$15,000	0.03		0.968	0.025	0.00		0.997	0.126	0.06		0.944	0.623	0.88		0.492	0.076		0.850	
\$20,000	0.05		0.958	0.025	0.00		0.996	0.125	0.08		0.926	0.611	1.18		0.413	0.064		0.825	
\$25,000	0.06		0.949	0.025	0.01		0.995	0.125	0.10		0.909	0.600	1.47		0.353	0.054		0.804	
\$30,000	0.07		0.940	0.024	0.01		0.994	0.125	0.12		0.893	0.589	1.77		0.305	0.047		0.785	
\$35,000	0.08		0.931	0.024	0.01		0.993	0.125	0.14		0.877	0.579	2.06		0.266	0.041		0.769	
\$40,000	0.09		0.923	0.024	0.01		0.992	0.125	0.16		0.861	0.568	2.36		0.235	0.036		0.753	
\$50,000	0.11		0.907	0.024	0.01		0.989	0.125	0.19		0.831	0.549	2.95		0.185	0.028		0.726	
\$75,000	0.17		0.872	0.023	0.02		0.984	0.124	0.29		0.762	0.503	4.42		0.105	0.016		0.666	
\$100,000	0.23		0.837	0.022	0.02		0.979	0.123	0.39		0.700	0.462	5.89		0.059	0.009		0.616	
\$125,000	0.28		0.802	0.021	0.03		0.974	0.123	0.49		0.644	0.425	7.37		0.033	0.005		0.574	
\$150,000	0.34		0.767	0.020	0.03		0.969	0.122	0.58		0.592	0.391	8.84		0.019	0.003		0.536	
\$175,000	0.40		0.732	0.019	0.04		0.963	0.121	0.68		0.545	0.360	10.31		0.013	0.002		0.502	
\$200,000	0.46		0.700	0.018	0.04		0.958	0.121	0.78		0.503	0.332	11.79		0.009	0.001		0.472	
\$225,000	0.51		0.671	0.017	0.05		0.953	0.120	0.87		0.464	0.306	13.26		0.007	0.001		0.444	
\$250,000	0.57		0.643	0.017	0.05		0.948	0.119	0.97		0.429	0.283	14.73		0.006	0.001		0.420	
\$275,000	0.63		0.618	0.016	0.06		0.943	0.119	1.07		0.397	0.262	16.21		0.005	0.001		0.398	
\$300,000	0.68		0.594	0.015	0.06		0.938	0.118	1.17		0.369	0.243	17.68		0.004	0.001		0.377	
\$325,000	0.74		0.570	0.015	0.07		0.933	0.118	1.26		0.343	0.226	19.15		0.004	0.001		0.360	
\$350,000	0.80		0.546	0.014	0.08		0.928	0.117	1.36		0.319	0.211	20.63		0.003	0.000		0.342	
\$375,000	0.85		0.524	0.014	0.08		0.923	0.116	1.46		0.298	0.197	22.10		0.003	0.000		0.327	
\$400,000	0.91		0.503	0.013	0.09		0.918	0.116	1.56		0.278	0.184	23.57		0.002	0.000		0.313	
\$425,000	0.97		0.483	0.013	0.09		0.914	0.115	1.65		0.260	0.172	25.05		0.002	0.000		0.300	
\$450,000	1.02		0.465	0.012	0.10		0.909	0.115	1.75		0.244	0.161	26.52		0.002	0.000		0.288	
\$475,000	1.08		0.447	0.012	0.10		0.904	0.114	1.85		0.228	0.151	27.99		0.002	0.000		0.277	
\$500,000	1.14		0.430	0.011	0.11		0.899	0.113	1.94		0.214	0.142	29.47		0.001	0.000		0.266	
\$600,000	1.37		0.367	0.010	0.13		0.881	0.111	2.33		0.169	0.112	35.36		0.000	0.000		0.233	
\$700,000	1.59		0.246	0.006	0.15		0.863	0.109	2.72		0.139	0.092	41.25		0.000	0.000		0.207	
\$800,000	1.82		0.207	0.005	0.17		0.847	0.107	3.11		0.115	0.076	47.14		0.000	0.000		0.188	
\$900,000	2.05		0.177	0.005	0.19		0.837	0.105	3.50		0.098	0.065	53.04		0.000	0.000		0.175	
\$1,000,000	2.28		0.154	0.0040	0.21		0.822	0.1035	3.89		0.085	0.0558	58.93		0.000	0.0000		0.1633	
\$2,000,000	4.56		0.062	0.0016	0.43		0.681	0.0858	7.78		0.033	0.0215	117.86		0.000	0.0000		0.1089	
\$3,000,000	6.83		0.037	0.0010	0.64		0.566	0.0713	11.66		0.019	0.0124	176.79		0.000	0.0000		0.0847	
\$4,000,000	9.11		0.026	0.0007	0.86		0.475	0.0599	15.55		0.013	0.0084	235.72		0.000	0.0000		0.0690	
\$5,000,000	11.39		0.019	0.0005	1.07		0.404	0.0509	19.44		0.010	0.0063	294.65		0.000	0.0000		0.0577	
\$6,000,000	13.67		0.016	0.0004	1.29		0.347	0.0438	23.33		0.008	0.0050	353.58		0.000	0.0000		0.0492	
\$7,000,000	15.94		0.013	0.0003	1.50		0.302	0.0380	27.21		0.006	0.0041	412.51		0.000	0.0000		0.0424	
\$8,000,000	18.22		0.011	0.0003	1.72		0.265	0.0333	31.10		0.005	0.0035	471.44		0.000	0.0000		0.0371	
\$9,000,000	20.50		0.010	0.0003	1.93		0.234	0.0295	34.99		0.005	0.0030	530.37		0.000	0.0000		0.0328	
\$10,000,000	22.78		0.009	0.0002	2.15		0.209	0.0263	38.88		0.004	0.0027	589.30		0.000	0.0000		0.0292	

Death Average Cost Per Case	\$439,037	Target Cost Ratio	0.9860
P.T. Average Cost Per Case	\$4,652,965	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$257,227	Assessment Factor	1.000
T.T. Average Cost Per Case	\$16,969		

Pennsylvania  
Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factor:				ELF adjusted for LBA's LBA Factor 0.986				ELF adjusted for LBA's & Risk Load			
	HG I	HG II	HG III	HG IV	HG I	HG II	HG III	HG IV	HG I	HG II	HG III	HG IV
	(10) Pg1 Col(1)	(11) Pg2 Col(1)	(12) Pg3 Col(1)	(13) Pg4 Col(1)	(14) (10)*LBA	(15) (11)*LBA	(16) (12)*LBA	(17) (13)*LBA	(18) Columns (14)-(17) + 0.005	(19) (Max Adj = 1/2 ELF)	(20)	(21)
\$10,000	0.6810	0.7590	0.8150	0.8780	0.6715	0.7484	0.8036	0.8657	0.677	0.753	0.809	0.871
\$15,000	0.6240	0.7150	0.7760	0.8500	0.6153	0.7050	0.7651	0.8381	0.620	0.710	0.770	0.843
\$20,000	0.5810	0.6790	0.7450	0.8250	0.5729	0.6695	0.7346	0.8135	0.578	0.675	0.740	0.819
\$25,000	0.5450	0.6470	0.7190	0.8040	0.5374	0.6379	0.7089	0.7927	0.542	0.643	0.714	0.798
\$30,000	0.5140	0.6210	0.6970	0.7850	0.5068	0.6123	0.6872	0.7740	0.512	0.617	0.692	0.779
\$35,000	0.4860	0.5980	0.6770	0.7690	0.4792	0.5896	0.6675	0.7582	0.484	0.595	0.673	0.763
\$40,000	0.4620	0.5770	0.6580	0.7530	0.4555	0.5689	0.6488	0.7425	0.461	0.574	0.654	0.748
\$50,000	0.4200	0.5400	0.6260	0.7260	0.4141	0.5324	0.6172	0.7158	0.419	0.537	0.622	0.721
\$75,000	0.3360	0.4640	0.5570	0.6660	0.3313	0.4575	0.5492	0.6567	0.336	0.463	0.554	0.662
\$100,000	0.2770	0.4050	0.5030	0.6160	0.2731	0.3993	0.4960	0.6074	0.278	0.404	0.501	0.612
\$125,000	0.2330	0.3570	0.4580	0.5740	0.2297	0.3520	0.4516	0.5660	0.235	0.357	0.457	0.571
\$150,000	0.2010	0.3180	0.4190	0.5360	0.1982	0.3135	0.4131	0.5285	0.203	0.319	0.418	0.534
\$175,000	0.1740	0.2860	0.3840	0.5020	0.1716	0.2820	0.3786	0.4950	0.177	0.287	0.384	0.500
\$200,000	0.1540	0.2590	0.3570	0.4720	0.1518	0.2554	0.3520	0.4654	0.157	0.260	0.357	0.470
\$225,000	0.1360	0.2350	0.3290	0.4440	0.1341	0.2317	0.3244	0.4378	0.139	0.237	0.329	0.443
\$250,000	0.1220	0.2140	0.3060	0.4200	0.1203	0.2110	0.3017	0.4141	0.125	0.216	0.307	0.419
\$275,000	0.1110	0.1970	0.2860	0.3980	0.1094	0.1942	0.2820	0.3924	0.114	0.199	0.287	0.397
\$300,000	0.1020	0.1820	0.2680	0.3770	0.1006	0.1795	0.2642	0.3717	0.106	0.185	0.269	0.377
\$325,000	0.0940	0.1690	0.2510	0.3600	0.0927	0.1666	0.2475	0.3550	0.098	0.172	0.253	0.360
\$350,000	0.0870	0.1560	0.2370	0.3420	0.0858	0.1538	0.2337	0.3372	0.091	0.159	0.239	0.342
\$375,000	0.0800	0.1460	0.2210	0.3270	0.0789	0.1440	0.2179	0.3224	0.084	0.149	0.223	0.327
\$400,000	0.0760	0.1350	0.2100	0.3130	0.0749	0.1331	0.2071	0.3086	0.080	0.138	0.212	0.314
\$425,000	0.0700	0.1270	0.1990	0.3000	0.0690	0.1252	0.1962	0.2958	0.074	0.130	0.201	0.301
\$450,000	0.0670	0.1220	0.1890	0.2880	0.0661	0.1203	0.1864	0.2840	0.071	0.125	0.191	0.289
\$475,000	0.0640	0.1150	0.1800	0.2770	0.0631	0.1134	0.1775	0.2731	0.068	0.118	0.183	0.278
\$500,000	0.0600	0.1090	0.1720	0.2660	0.0592	0.1075	0.1696	0.2623	0.064	0.113	0.175	0.267
\$600,000	0.0520	0.0920	0.1450	0.2330	0.0513	0.0907	0.1430	0.2297	0.056	0.096	0.148	0.235
\$700,000	0.0460	0.0790	0.1280	0.2070	0.0454	0.0779	0.1262	0.2041	0.050	0.083	0.131	0.209
\$800,000	0.0400	0.0710	0.1140	0.1880	0.0394	0.0700	0.1124	0.1854	0.044	0.075	0.117	0.190
\$900,000	0.0360	0.0640	0.1030	0.1750	0.0355	0.0631	0.1016	0.1726	0.041	0.068	0.107	0.178
\$1,000,000	0.0329	0.0579	0.0947	0.1633	0.0324	0.0571	0.0934	0.1610	0.0374	0.0621	0.0984	0.1660
\$2,000,000	0.0172	0.0313	0.0543	0.1089	0.0170	0.0309	0.0535	0.1074	0.0220	0.0359	0.0585	0.1124
\$3,000,000	0.0111	0.0211	0.0379	0.0847	0.0109	0.0208	0.0374	0.0835	0.0159	0.0258	0.0424	0.0885
\$4,000,000	0.0080	0.0155	0.0285	0.0690	0.0079	0.0153	0.0281	0.0680	0.0119	0.0203	0.0331	0.0730
\$5,000,000	0.0063	0.0121	0.0225	0.0577	0.0062	0.0119	0.0222	0.0569	0.0093	0.0169	0.0272	0.0619
\$6,000,000	0.0052	0.0098	0.0183	0.0492	0.0051	0.0097	0.0180	0.0485	0.0077	0.0146	0.0230	0.0535
\$7,000,000	0.0044	0.0082	0.0154	0.0424	0.0043	0.0081	0.0152	0.0418	0.0065	0.0122	0.0202	0.0468
\$8,000,000	0.0039	0.0071	0.0132	0.0371	0.0038	0.0070	0.0130	0.0366	0.0057	0.0105	0.0180	0.0416
\$9,000,000	0.0036	0.0063	0.0116	0.0328	0.0035	0.0062	0.0114	0.0323	0.0053	0.0093	0.0164	0.0373
\$10,000,000	0.0032	0.0057	0.0103	0.0292	0.0032	0.0056	0.0102	0.0288	0.0048	0.0084	0.0152	0.0338

PENNSYLVANIA  
 EXCESS LOSS FACTOR STUDY  
 PROPOSED EFFECTIVE DATE: 4/1/08  
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2008 Excess Loss Factors				2007 Current Excess Loss Factors Based on New procedure.				Percentage Change			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
\$10,000	0.677	0.753	0.809	0.871	0.692	0.706	0.816	0.876	-2.2%	6.7%	-0.9%	-0.6%
\$15,000	0.620	0.710	0.770	0.843	0.643	0.665	0.781	0.849	-3.6%	6.8%	-1.4%	-0.7%
\$20,000	0.578	0.675	0.740	0.819	0.605	0.634	0.751	0.826	-4.5%	6.5%	-1.5%	-0.8%
\$25,000	0.542	0.643	0.714	0.798	0.572	0.606	0.725	0.806	-5.2%	6.1%	-1.5%	-1.0%
\$30,000	0.512	0.617	0.692	0.779	0.546	0.582	0.705	0.789	-6.2%	6.0%	-1.8%	-1.3%
\$35,000	0.484	0.595	0.673	0.763	0.520	0.561	0.686	0.773	-6.9%	6.1%	-1.9%	-1.3%
\$40,000	0.461	0.574	0.654	0.748	0.498	0.542	0.667	0.758	-7.4%	5.9%	-1.9%	-1.3%
\$50,000	0.419	0.537	0.622	0.721	0.459	0.508	0.635	0.732	-8.7%	5.7%	-2.0%	-1.5%
\$75,000	0.336	0.463	0.554	0.662	0.379	0.437	0.565	0.674	-11.3%	5.9%	-1.9%	-1.8%
\$100,000	0.278	0.404	0.501	0.612	0.319	0.381	0.509	0.625	-12.9%	6.0%	-1.6%	-2.1%
\$125,000	0.235	0.357	0.457	0.571	0.270	0.337	0.462	0.582	-13.0%	5.9%	-1.1%	-1.9%
\$150,000	0.203	0.319	0.418	0.534	0.235	0.298	0.421	0.545	-13.6%	7.0%	-0.7%	-2.0%
\$175,000	0.177	0.287	0.384	0.500	0.207	0.269	0.387	0.509	-14.5%	6.7%	-0.8%	-1.8%
\$200,000	0.157	0.260	0.357	0.470	0.183	0.243	0.356	0.480	-14.2%	7.0%	0.3%	-2.1%
\$225,000	0.139	0.237	0.329	0.443	0.162	0.222	0.331	0.452	-14.2%	6.8%	-0.6%	-2.0%
\$250,000	0.125	0.216	0.307	0.419	0.145	0.203	0.306	0.426	-13.8%	6.4%	0.3%	-1.6%
\$275,000	0.114	0.199	0.287	0.397	0.130	0.188	0.285	0.406	-12.3%	5.9%	0.7%	-2.2%
\$300,000	0.106	0.185	0.269	0.377	0.119	0.172	0.266	0.385	-10.9%	7.6%	1.1%	-2.1%
\$325,000	0.098	0.172	0.253	0.360	0.108	0.160	0.250	0.367	-9.3%	7.5%	1.2%	-1.9%
\$350,000	0.091	0.159	0.239	0.342	0.099	0.151	0.234	0.349	-8.1%	5.3%	2.1%	-2.0%
\$375,000	0.084	0.149	0.223	0.327	0.092	0.140	0.222	0.334	-8.7%	6.4%	0.5%	-2.1%
\$400,000	0.080	0.138	0.212	0.314	0.085	0.132	0.208	0.321	-5.9%	4.5%	1.9%	-2.2%
\$425,000	0.074	0.130	0.201	0.301	0.080	0.123	0.198	0.307	-7.5%	5.7%	1.5%	-2.0%
\$450,000	0.071	0.125	0.191	0.289	0.074	0.118	0.187	0.296	-4.1%	5.9%	2.1%	-2.4%
\$475,000	0.068	0.118	0.183	0.278	0.070	0.112	0.179	0.284	-2.9%	5.4%	2.2%	-2.1%
\$500,000	0.064	0.113	0.175	0.267	0.066	0.107	0.169	0.274	-3.0%	5.6%	3.6%	-2.6%
\$600,000	0.056	0.096	0.148	0.235	0.055	0.091	0.142	0.242	1.8%	5.5%	4.2%	-2.9%
\$700,000	0.050	0.083	0.131	0.209	0.047	0.079	0.124	0.218	6.4%	5.1%	5.6%	-4.1%
\$800,000	0.044	0.075	0.117	0.190	0.043	0.072	0.113	0.200	2.3%	4.2%	3.5%	-5.0%
\$900,000	0.041	0.068	0.107	0.178	0.038	0.065	0.102	0.187	7.9%	4.6%	4.9%	-4.8%
\$1,000,000	0.0374	0.0621	0.0984	0.1660	0.0341	0.0608	0.0939	0.1727	9.7%	2.1%	4.8%	-3.9%
\$2,000,000	0.0220	0.0359	0.0585	0.1124	0.0186	0.0364	0.0554	0.1203	18.3%	-1.4%	5.6%	-6.6%
\$3,000,000	0.0159	0.0258	0.0424	0.0885	0.0128	0.0263	0.0396	0.0962	24.2%	-1.9%	7.1%	-8.0%
\$4,000,000	0.0119	0.0203	0.0331	0.0730	0.0090	0.0208	0.0308	0.0800	32.2%	-2.4%	7.5%	-8.8%
\$5,000,000	0.0093	0.0169	0.0272	0.0619	0.0069	0.0172	0.0251	0.0680	34.8%	-1.7%	8.4%	-9.0%
\$6,000,000	0.0077	0.0146	0.0230	0.0535	0.0057	0.0149	0.0213	0.0589	35.1%	-2.0%	8.0%	-9.2%
\$7,000,000	0.0065	0.0122	0.0202	0.0468	0.0051	0.0123	0.0186	0.0517	27.5%	-0.8%	8.6%	-9.5%
\$8,000,000	0.0057	0.0105	0.0180	0.0416	0.0045	0.0105	0.0166	0.0458	26.7%	0.0%	8.4%	-9.2%
\$9,000,000	0.0053	0.0093	0.0164	0.0373	0.0039	0.0095	0.0153	0.0411	35.9%	-2.1%	7.2%	-9.2%
\$10,000,000	0.0048	0.0084	0.0152	0.0338	0.0035	0.0086	0.0138	0.0372	37.1%	-2.3%	10.1%	-9.1%



PENNSYLVANIA  
EXCESS LOSS FACTOR STUDY  
PROPOSED EFFECTIVE DATE: 4/1/08  
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2008 Excess Loss Factors				2007RR Current Excess Loss Factors				Percentage Change			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
\$10,000	0.677	0.753	0.809	0.871	0.724	0.738	0.805	0.842	-6.5%	2.0%	0.5%	3.4%
\$15,000	0.620	0.710	0.770	0.843	0.671	0.686	0.767	0.810	-7.6%	3.5%	0.4%	4.1%
\$20,000	0.578	0.675	0.740	0.819	0.630	0.648	0.737	0.785	-8.3%	4.2%	0.4%	4.3%
\$25,000	0.542	0.643	0.714	0.798	0.591	0.618	0.710	0.764	-8.3%	4.0%	0.6%	4.5%
\$30,000	0.512	0.617	0.692	0.779	0.561	0.588	0.685	0.744	-8.7%	4.9%	1.0%	4.7%
\$35,000	0.484	0.595	0.673	0.763	0.534	0.561	0.661	0.723	-9.4%	6.1%	1.8%	5.5%
\$40,000	0.461	0.574	0.654	0.748	0.510	0.534	0.641	0.704	-9.6%	7.5%	2.0%	6.3%
\$50,000	0.419	0.537	0.622	0.721	0.464	0.495	0.603	0.668	-9.7%	8.5%	3.2%	7.9%
\$75,000	0.336	0.463	0.554	0.662	0.377	0.414	0.515	0.591	-10.9%	11.8%	7.6%	12.0%
\$100,000	0.278	0.404	0.501	0.612	0.320	0.350	0.454	0.527	-13.1%	15.4%	10.4%	16.1%
\$125,000	0.235	0.357	0.457	0.571	0.273	0.304	0.404	0.478	-13.9%	17.4%	13.1%	19.5%
\$150,000	0.203	0.319	0.418	0.534	0.241	0.270	0.365	0.434	-15.8%	18.1%	14.5%	23.0%
\$175,000	0.177	0.287	0.384	0.500	0.211	0.241	0.329	0.397	-16.1%	19.1%	16.7%	25.9%
\$200,000	0.157	0.260	0.357	0.470	0.190	0.216	0.299	0.365	-17.4%	20.4%	19.4%	28.8%
\$225,000	0.139	0.237	0.329	0.443	0.169	0.193	0.269	0.332	-17.8%	22.8%	22.3%	33.4%
\$250,000	0.125	0.216	0.307	0.419	0.154	0.176	0.246	0.306	-18.8%	22.7%	24.8%	36.9%
\$275,000	0.114	0.199	0.287	0.397	0.139	0.159	0.225	0.279	-18.0%	25.2%	27.6%	42.3%
\$300,000	0.106	0.185	0.269	0.377	0.128	0.146	0.207	0.259	-17.2%	26.7%	30.0%	45.6%
\$325,000	0.098	0.172	0.253	0.360	0.116	0.133	0.191	0.239	-15.5%	29.3%	32.5%	50.6%
\$350,000	0.091	0.159	0.239	0.342	0.108	0.124	0.177	0.222	-15.7%	28.2%	35.0%	54.1%
\$375,000	0.084	0.149	0.223	0.327	0.100	0.115	0.163	0.207	-16.0%	29.6%	36.8%	58.0%
\$400,000	0.080	0.138	0.212	0.314	0.094	0.108	0.153	0.194	-14.9%	27.8%	38.6%	61.9%
\$425,000	0.074	0.130	0.201	0.301	0.088	0.102	0.145	0.183	-15.9%	27.5%	38.6%	64.5%
\$450,000	0.071	0.125	0.191	0.289	0.083	0.096	0.137	0.172	-14.5%	30.2%	39.4%	68.0%
\$475,000	0.068	0.118	0.183	0.278	0.079	0.090	0.129	0.164	-13.9%	31.1%	41.9%	69.5%
\$500,000	0.064	0.113	0.175	0.267	0.075	0.086	0.124	0.157	-14.7%	31.4%	41.1%	70.1%
\$600,000	0.056	0.096	0.148	0.235	0.064	0.073	0.104	0.133	-12.5%	31.5%	42.3%	76.7%
\$700,000	0.050	0.083	0.131	0.209	0.056	0.065	0.091	0.117	-10.7%	27.7%	44.0%	78.6%
\$800,000	0.044	0.075	0.117	0.190	0.050	0.057	0.082	0.105	-12.0%	31.6%	42.7%	81.0%
\$900,000	0.041	0.068	0.107	0.178	0.046	0.052	0.074	0.095	-10.9%	30.8%	44.6%	87.4%
\$1,000,000	0.0374	0.0621	0.0984	0.1660	0.0425	0.0488	0.0687	0.0877	-12.0%	27.3%	43.2%	89.3%
\$2,000,000	0.0220	0.0359	0.0585	0.1124	0.0264	0.0299	0.0410	0.0513	-16.7%	20.1%	42.7%	119.1%
\$3,000,000	0.0159	0.0258	0.0424	0.0885	0.0201	0.0226	0.0304	0.0381	-20.9%	14.2%	39.5%	132.3%
\$4,000,000	0.0119	0.0203	0.0331	0.0730	0.0172	0.0191	0.0250	0.0304	-30.8%	6.3%	32.4%	140.1%
\$5,000,000	0.0093	0.0169	0.0272	0.0619	0.0152	0.0166	0.0221	0.0264	-38.8%	1.8%	23.1%	134.5%
\$6,000,000	0.0077	0.0146	0.0230	0.0535	0.0132	0.0149	0.0196	0.0234	-41.7%	-2.0%	17.3%	128.6%
\$7,000,000	0.0065	0.0122	0.0202	0.0468	0.0117	0.0133	0.0177	0.0212	-44.4%	-8.3%	14.1%	120.8%
\$8,000,000	0.0057	0.0105	0.0180	0.0416	0.0102	0.0118	0.0162	0.0197	-44.1%	-11.0%	11.1%	111.2%
\$9,000,000	0.0053	0.0093	0.0164	0.0373	0.0095	0.0110	0.0153	0.0182	-44.2%	-15.5%	7.2%	104.9%
\$10,000,000	0.0048	0.0084	0.0152	0.0338	0.0087	0.0102	0.0147	0.0172	-44.8%	-17.6%	3.4%	96.5%