

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

Page 10 compares the proposed 2010 excess loss factors with the current 2009 excess loss factors.

Pages 11 through 17 are comparable to pages 1 through 10 although based on revised hazard groups 1, 2, 3 and 4.

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Effective:4/1/11

Exhibit I

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

I.		Average Cost Per Case						
	Fatal	535,684						
	P.T.	2,301,199						
	PP	223,213						
	T.T.	18,002						
II.		Hazard Group						
Injury Type	A	B	C	D	E	F	G	
Fatal	406,528	438,052	472,021	508,625	548,066	590,566	636,362	
P.T.	1,328,330	1,562,570	1,838,116	2,162,252	2,543,546	2,992,079	3,519,707	
PP	166,032	184,039	204,000	226,125	250,650	277,835	307,968	
T.T.	16,299	16,892	17,508	18,145	18,806	19,490	20,200	

Exhibit II

Combined Injury Weights

Hazard Group A			Hazard Group B			Hazard Group C			Hazard Group D		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	2,583,554	0.011	Death	17,043,973	0.012	Death	37,649,376	0.014	Death	17,769,553	0.016
P.T.	5,871,713	0.025	P.T.	42,609,933	0.030	P.T.	94,123,441	0.035	P.T.	49,976,868	0.045
PP	126,828,991	0.540	PP	849,358,001	0.598	PP	1,713,046,624	0.637	PP	701,897,351	0.632
T.T.	70,460,550	0.300	T.T.	369,286,087	0.260	T.T.	588,943,816	0.219	T.T.	256,547,924	0.231
Medical Only	29,123,694	0.124	Medical Only	142,033,111	0.100	Medical Only	255,477,911	0.095	Medical Only	84,405,378	0.076
Total	234,868,502		Total	1,420,331,105		Total	2,689,241,168		Total	1,110,597,074	
Hazard Group E			Hazard Group F			Hazard Group G					
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights			
Death	50,448,228	0.022	Death	37,764,095	0.029	Death	14,584,549	0.049			
P.T.	114,655,063	0.050	P.T.	97,665,762	0.075	P.T.	29,764,385	0.100			
PP	1,557,015,752	0.679	PP	897,222,798	0.689	PP	204,481,324	0.687			
T.T.	454,034,048	0.198	T.T.	214,864,676	0.165	T.T.	36,907,837	0.124			
Medical Only	116,948,164	0.051	Medical Only	54,692,827	0.042	Medical Only	11,905,754	0.040			
Total	2,293,101,255		Total	1,302,210,158		Total	297,643,849				

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Excess Loss Factors Calculation
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	(1)
	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.
\$10,000	0.02	0.011	0.9802	0.0108	0.01	0.025	0.9932	0.0248	0.06	0.540	0.9415	0.5084	0.61	0.300	0.5828	0.1748	0.124	0.7188
\$15,000	0.04		0.9710	0.0107	0.01		0.9899	0.0247	0.09		0.9145	0.4938	0.92		0.4735	0.1420		0.6712
\$20,000	0.05		0.9620	0.0106	0.02		0.9865	0.0247	0.12		0.8888	0.4799	1.23		0.3947	0.1184		0.6336
\$25,000	0.06		0.9532	0.0105	0.02		0.9831	0.0246	0.15		0.8642	0.4666	1.53		0.3353	0.1006		0.6023
\$30,000	0.07		0.9445	0.0104	0.02		0.9798	0.0245	0.18		0.8406	0.4539	1.84		0.2891	0.0867		0.5755
\$35,000	0.09		0.9360	0.0103	0.03		0.9764	0.0244	0.21		0.8179	0.4417	2.15		0.2524	0.0757		0.5521
\$40,000	0.10		0.9276	0.0102	0.03		0.9731	0.0243	0.24		0.7961	0.4299	2.45		0.2225	0.0667		0.5311
\$50,000	0.12		0.9111	0.0100	0.04		0.9664	0.0242	0.30		0.7549	0.4076	3.07		0.1766	0.0530		0.4948
\$75,000	0.18		0.8711	0.0096	0.06		0.9499	0.0237	0.45		0.6628	0.3579	4.60		0.1050	0.0315		0.4227
\$100,000	0.25		0.8326	0.0092	0.08		0.9337	0.0233	0.60		0.5837	0.3152	6.14		0.0624	0.0187		0.3664
\$125,000	0.31		0.7961	0.0088	0.09		0.9177	0.0229	0.75		0.5151	0.2781	7.67		0.0364	0.0109		0.3207
\$150,000	0.37		0.7618	0.0084	0.11		0.9020	0.0226	0.90		0.4557	0.2461	9.20		0.0218	0.0065		0.2836
\$175,000	0.43		0.7296	0.0080	0.13		0.8867	0.0222	1.05		0.4046	0.2185	10.74		0.0141	0.0042		0.2529
\$200,000	0.49		0.6991	0.0077	0.15		0.8717	0.0218	1.20		0.3609	0.1949	12.27		0.0101	0.0030		0.2274
\$225,000	0.55		0.6699	0.0074	0.17		0.8569	0.0214	1.36		0.3235	0.1747	13.80		0.0076	0.0023		0.2058
\$250,000	0.61		0.6421	0.0071	0.19		0.8424	0.0211	1.51		0.2911	0.1572	15.34		0.0058	0.0017		0.1871
\$275,000	0.68		0.6152	0.0068	0.21		0.8285	0.0207	1.66		0.2630	0.1420	16.87		0.0045	0.0014		0.1709
\$300,000	0.74		0.5892	0.0065	0.23		0.8161	0.0204	1.81		0.2387	0.1289	18.41		0.0037	0.0011		0.1569
\$325,000	0.80		0.5637	0.0062	0.24		0.8040	0.0201	1.96		0.2180	0.1177	19.94		0.0030	0.0009		0.1449
\$350,000	0.86		0.5394	0.0059	0.26		0.7894	0.0197	2.11		0.2000	0.1080	21.47		0.0024	0.0007		0.1343
\$375,000	0.92		0.5164	0.0057	0.28		0.7753	0.0194	2.26		0.1844	0.0996	23.01		0.0019	0.0006		0.1253
\$400,000	0.98		0.4950	0.0054	0.30		0.7621	0.0191	2.41		0.1708	0.0922	24.54		0.0016	0.0005		0.1172
\$425,000	1.05		0.4757	0.0052	0.32		0.7498	0.0187	2.56		0.1589	0.0858	26.08		0.0013	0.0004		0.1101
\$450,000	1.11		0.4582	0.0050	0.34		0.7382	0.0185	2.71		0.1485	0.0802	27.61		0.0010	0.0003		0.1040
\$475,000	1.17		0.4422	0.0049	0.36		0.7270	0.0182	2.86		0.1393	0.0752	29.14		0.0008	0.0002		0.0985
\$500,000	1.23		0.4275	0.0047	0.38		0.7161	0.0179	3.01		0.1310	0.0708	30.68		0.0007	0.0002		0.0936
\$600,000	1.48		0.3787	0.0042	0.45		0.6735	0.0168	3.61		0.1056	0.0570	36.81		0.0003	0.0001		0.0781
\$700,000	1.72		0.3415	0.0038	0.53		0.6318	0.0158	4.22		0.0880	0.0475	42.95		0.0002	0.0001		0.0672
\$800,000	1.97		0.3120	0.0034	0.60		0.5918	0.0148	4.82		0.0752	0.0406	49.08		0.0001	0.0000		0.0588
\$900,000	2.21		0.2878	0.0032	0.68		0.5544	0.0139	5.42		0.0654	0.0353	55.22		0.0001	0.0000		0.0524
\$1,000,000	2.46		0.2677	0.0029	0.75		0.5198	0.0130	6.02		0.0578	0.0312	61.35		0.0000	0.0000		0.0471
\$2,000,000	4.92		0.1631	0.0018	1.51		0.3020	0.0076	12.05		0.0257	0.0139	122.71		0.0000	0.0000		0.0233
\$3,000,000	7.38		0.1197	0.0013	2.26		0.2030	0.0051	18.07		0.0162	0.0087	184.06		0.0000	0.0000		0.0151
\$4,000,000	9.84		0.0947	0.0010	3.01		0.1479	0.0037	24.09		0.0117	0.0063	245.41		0.0000	0.0000		0.0110
\$5,000,000	12.30		0.0781	0.0009	3.76		0.1130	0.0028	30.11		0.0092	0.0050	306.77		0.0000	0.0000		0.0087
\$6,000,000	14.76		0.0661	0.0007	4.52		0.0889	0.0022	36.14		0.0075	0.0041	368.12		0.0000	0.0000		0.0070
\$7,000,000	17.22		0.0569	0.0006	5.27		0.0713	0.0018	42.16		0.0064	0.0035	429.47		0.0000	0.0000		0.0059
\$8,000,000	19.68		0.0496	0.0005	6.02		0.0579	0.0014	48.18		0.0056	0.0030	490.83		0.0000	0.0000		0.0049
\$9,000,000	22.14		0.0436	0.0005	6.78		0.0474	0.0012	54.21		0.0049	0.0027	552.18		0.0000	0.0000		0.0044
\$10,000,000	24.60		0.0386	0.0004	7.53		0.0389	0.0010	60.23		0.0044	0.0024	613.53		0.0000	0.0000		0.0038

Death Average Cost Per Case	\$406,528	Target Cost Ratio	0.9863
P.T. Average Cost Per Case	\$1,328,330	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$166,032	Assessment Factor	1.000
T.T. Average Cost Per Case	\$16,299		

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Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)
	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.
\$10,000	0.02	0.012	0.9815	0.0118	0.01	0.030	0.9942	0.0298	0.05	0.598	0.9470	0.5663	0.59	0.260	0.5921	0.1539	0.100	0.7618
\$15,000	0.03		0.9730	0.0117	0.01		0.9914	0.0297	0.08		0.9223	0.5515	0.89		0.4833	0.1257		0.7186
\$20,000	0.05		0.9646	0.0116	0.01		0.9885	0.0297	0.11		0.8987	0.5374	1.18		0.4044	0.1051		0.6838
\$25,000	0.06		0.9563	0.0115	0.02		0.9856	0.0296	0.14		0.8761	0.5239	1.48		0.3446	0.0896		0.6546
\$30,000	0.07		0.9483	0.0114	0.02		0.9828	0.0295	0.16		0.8543	0.5109	1.78		0.2980	0.0775		0.6293
\$35,000	0.08		0.9403	0.0113	0.02		0.9800	0.0294	0.19		0.8334	0.4983	2.07		0.2607	0.0678		0.6068
\$40,000	0.09		0.9324	0.0112	0.03		0.9771	0.0293	0.22		0.8131	0.4863	2.37		0.2303	0.0599		0.5867
\$50,000	0.11		0.9170	0.0110	0.03		0.9714	0.0291	0.27		0.7747	0.4633	2.96		0.1836	0.0477		0.5511
\$75,000	0.17		0.8796	0.0106	0.05		0.9573	0.0287	0.41		0.6883	0.4116	4.44		0.1108	0.0288		0.4797
\$100,000	0.23		0.8435	0.0101	0.06		0.9434	0.0283	0.54		0.6133	0.3667	5.92		0.0672	0.0175		0.4226
\$125,000	0.29		0.8090	0.0097	0.08		0.9296	0.0279	0.68		0.5474	0.3274	7.40		0.0400	0.0104		0.3754
\$150,000	0.34		0.7763	0.0093	0.10		0.9161	0.0275	0.82		0.4895	0.2927	8.88		0.0241	0.0063		0.3358
\$175,000	0.40		0.7456	0.0089	0.11		0.9028	0.0271	0.95		0.4388	0.2624	10.36		0.0155	0.0040		0.3024
\$200,000	0.46		0.7164	0.0086	0.13		0.8897	0.0267	1.09		0.3946	0.2359	11.84		0.0110	0.0029		0.2741
\$225,000	0.51		0.6886	0.0083	0.14		0.8769	0.0263	1.22		0.3561	0.2130	13.32		0.0083	0.0021		0.2497
\$250,000	0.57		0.6620	0.0079	0.16		0.8642	0.0259	1.36		0.3227	0.1930	14.80		0.0063	0.0016		0.2284
\$275,000	0.63		0.6364	0.0076	0.18		0.8517	0.0256	1.49		0.2934	0.1755	16.28		0.0049	0.0013		0.2100
\$300,000	0.68		0.6117	0.0073	0.19		0.8395	0.0252	1.63		0.2676	0.1600	17.76		0.0040	0.0010		0.1935
\$325,000	0.74		0.5875	0.0071	0.21		0.8279	0.0248	1.77		0.2450	0.1465	19.24		0.0033	0.0009		0.1793
\$350,000	0.80		0.5639	0.0068	0.22		0.8169	0.0245	1.90		0.2253	0.1347	20.72		0.0027	0.0007		0.1667
\$375,000	0.86		0.5413	0.0065	0.24		0.8074	0.0242	2.04		0.2082	0.1245	22.20		0.0021	0.0005		0.1557
\$400,000	0.91		0.5199	0.0062	0.26		0.7953	0.0239	2.17		0.1929	0.1153	23.68		0.0017	0.0004		0.1458
\$425,000	0.97		0.4995	0.0060	0.27		0.7829	0.0235	2.31		0.1796	0.1074	25.16		0.0015	0.0004		0.1373
\$450,000	1.03		0.4812	0.0058	0.29		0.7712	0.0231	2.45		0.1678	0.1003	26.64		0.0012	0.0003		0.1295
\$475,000	1.08		0.4645	0.0056	0.30		0.7602	0.0228	2.58		0.1574	0.0941	28.12		0.0008	0.0002		0.1227
\$500,000	1.14		0.4491	0.0054	0.32		0.7498	0.0225	2.72		0.1481	0.0885	29.60		0.0007	0.0002		0.1166
\$600,000	1.37		0.3981	0.0048	0.38		0.7118	0.0214	3.26		0.1193	0.0713	35.52		0.0003	0.0001		0.0976
\$700,000	1.60		0.3591	0.0043	0.45		0.6756	0.0203	3.80		0.0994	0.0594	41.44		0.0002	0.0001		0.0841
\$800,000	1.83		0.3282	0.0039	0.51		0.6400	0.0192	4.35		0.0849	0.0508	47.36		0.0001	0.0000		0.0739
\$900,000	2.05		0.3029	0.0036	0.58		0.6056	0.0182	4.89		0.0739	0.0442	53.28		0.0001	0.0000		0.0660
\$1,000,000	2.28		0.2818	0.0034	0.64		0.5727	0.0172	5.43		0.0652	0.0390	59.20		0.0000	0.0000		0.0596
\$2,000,000	4.57		0.1724	0.0021	1.28		0.3487	0.0105	10.87		0.0290	0.0173	118.40		0.0000	0.0000		0.0299
\$3,000,000	6.85		0.1269	0.0015	1.92		0.2396	0.0072	16.30		0.0182	0.0109	177.60		0.0000	0.0000		0.0196
\$4,000,000	9.13		0.1008	0.0012	2.56		0.1775	0.0053	21.73		0.0131	0.0079	236.80		0.0000	0.0000		0.0144
\$5,000,000	11.41		0.0835	0.0010	3.20		0.1377	0.0041	27.17		0.0103	0.0061	296.00		0.0000	0.0000		0.0112
\$6,000,000	13.70		0.0709	0.0009	3.84		0.1101	0.0033	32.60		0.0084	0.0050	355.20		0.0000	0.0000		0.0092
\$7,000,000	15.98		0.0613	0.0007	4.48		0.0899	0.0027	38.04		0.0071	0.0043	414.40		0.0000	0.0000		0.0077
\$8,000,000	18.26		0.0536	0.0006	5.12		0.0744	0.0022	43.47		0.0062	0.0037	473.60		0.0000	0.0000		0.0065
\$9,000,000	20.55		0.0474	0.0006	5.76		0.0622	0.0019	48.90		0.0055	0.0033	532.80		0.0000	0.0000		0.0058
\$10,000,000	22.83		0.0421	0.0005	6.40		0.0524	0.0016	54.34		0.0049	0.0029	592.00		0.0000	0.0000		0.0050

Death Average Cost Per Case	\$438,052	Target Cost Ratio	0.9863
P.T. Average Cost Per Case	\$1,562,570	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$184,039	Assessment Factor	1.000
T.T. Average Cost Per Case	\$16,892		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	(1)
	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.
\$10,000	0.02	0.014	0.9828	0.0138	0.01	0.035	0.9951	0.0348	0.05	0.637	0.9519	0.6064	0.57	0.219	0.6013	0.1317	0.095	0.7867
\$15,000	0.03		0.9748	0.0136	0.01		0.9927	0.0347	0.07		0.9294	0.5920	0.86		0.4931	0.1080		0.7483
\$20,000	0.04		0.9670	0.0135	0.01		0.9902	0.0347	0.10		0.9078	0.5783	1.14		0.4142	0.0907		0.7172
\$25,000	0.05		0.9593	0.0134	0.01		0.9878	0.0346	0.12		0.8870	0.5650	1.43		0.3541	0.0775		0.6905
\$30,000	0.06		0.9517	0.0133	0.02		0.9854	0.0345	0.15		0.8670	0.5523	1.71		0.3069	0.0672		0.6673
\$35,000	0.07		0.9443	0.0132	0.02		0.9829	0.0344	0.17		0.8476	0.5399	2.00		0.2691	0.0589		0.6464
\$40,000	0.08		0.9370	0.0131	0.02		0.9805	0.0343	0.20		0.8289	0.5280	2.28		0.2383	0.0522		0.6276
\$50,000	0.11		0.9225	0.0129	0.03		0.9757	0.0341	0.25		0.7932	0.5053	2.86		0.1908	0.0418		0.5941
\$75,000	0.16		0.8875	0.0124	0.04		0.9637	0.0337	0.37		0.7124	0.4538	4.28		0.1167	0.0255		0.5254
\$100,000	0.21		0.8537	0.0120	0.05		0.9517	0.0333	0.49		0.6415	0.4086	5.71		0.0722	0.0158		0.4697
\$125,000	0.26		0.8212	0.0115	0.07		0.9399	0.0329	0.61		0.5786	0.3686	7.14		0.0439	0.0096		0.4226
\$150,000	0.32		0.7902	0.0111	0.08		0.9283	0.0325	0.74		0.5226	0.3329	8.57		0.0267	0.0059		0.3824
\$175,000	0.37		0.7608	0.0107	0.10		0.9168	0.0321	0.86		0.4728	0.3012	10.00		0.0172	0.0038		0.3478
\$200,000	0.42		0.7330	0.0103	0.11		0.9054	0.0317	0.98		0.4286	0.2730	11.42		0.0120	0.0026		0.3176
\$225,000	0.48		0.7065	0.0099	0.12		0.8943	0.0313	1.10		0.3897	0.2482	12.85		0.0090	0.0020		0.2914
\$250,000	0.53		0.6811	0.0095	0.14		0.8833	0.0309	1.23		0.3554	0.2264	14.28		0.0069	0.0015		0.2683
\$275,000	0.58		0.6566	0.0092	0.15		0.8724	0.0305	1.35		0.3251	0.2071	15.71		0.0054	0.0012		0.2480
\$300,000	0.64		0.6330	0.0089	0.16		0.8617	0.0302	1.47		0.2982	0.1900	17.14		0.0043	0.0009		0.2300
\$325,000	0.69		0.6101	0.0085	0.18		0.8511	0.0298	1.59		0.2743	0.1747	18.56		0.0036	0.0008		0.2138
\$350,000	0.74		0.5877	0.0082	0.19		0.8407	0.0294	1.72		0.2530	0.1611	19.99		0.0030	0.0007		0.1994
\$375,000	0.79		0.5658	0.0079	0.20		0.8307	0.0291	1.84		0.2342	0.1492	21.42		0.0024	0.0005		0.1867
\$400,000	0.85		0.5446	0.0076	0.22		0.8188	0.0287	1.96		0.2176	0.1386	22.85		0.0019	0.0004		0.1753
\$425,000	0.90		0.5246	0.0073	0.23		0.8132	0.0285	2.08		0.2028	0.1292	24.27		0.0016	0.0004		0.1654
\$450,000	0.95		0.5053	0.0071	0.24		0.8039	0.0281	2.21		0.1895	0.1207	25.70		0.0014	0.0003		0.1562
\$475,000	1.01		0.4878	0.0068	0.26		0.7934	0.0278	2.33		0.1778	0.1133	27.13		0.0010	0.0002		0.1481
\$500,000	1.06		0.4717	0.0066	0.27		0.7829	0.0274	2.45		0.1673	0.1066	28.56		0.0007	0.0001		0.1407
\$600,000	1.27		0.4183	0.0059	0.33		0.7458	0.0261	2.94		0.1348	0.0858	34.27		0.0003	0.0001		0.1179
\$700,000	1.48		0.3775	0.0053	0.38		0.7136	0.0250	3.43		0.1123	0.0715	39.98		0.0002	0.0000		0.1018
\$800,000	1.69		0.3452	0.0048	0.44		0.6828	0.0239	3.92		0.0959	0.0611	45.69		0.0001	0.0000		0.0898
\$900,000	1.91		0.3187	0.0045	0.49		0.6524	0.0228	4.41		0.0834	0.0531	51.41		0.0001	0.0000		0.0804
\$1,000,000	2.12		0.2966	0.0042	0.54		0.6226	0.0218	4.90		0.0737	0.0469	57.12		0.0000	0.0000		0.0729
\$2,000,000	4.24		0.1821	0.0025	1.09		0.3987	0.0140	9.80		0.0327	0.0208	114.23		0.0000	0.0000		0.0373
\$3,000,000	6.36		0.1345	0.0019	1.63		0.2803	0.0098	14.71		0.0205	0.0130	171.35		0.0000	0.0000		0.0247
\$4,000,000	8.47		0.1071	0.0015	2.18		0.2110	0.0074	19.61		0.0148	0.0094	228.47		0.0000	0.0000		0.0183
\$5,000,000	10.59		0.0890	0.0012	2.72		0.1660	0.0058	24.51		0.0115	0.0073	285.58		0.0000	0.0000		0.0143
\$6,000,000	12.71		0.0759	0.0011	3.26		0.1345	0.0047	29.41		0.0094	0.0060	342.70		0.0000	0.0000		0.0118
\$7,000,000	14.83		0.0658	0.0009	3.81		0.1113	0.0039	34.31		0.0080	0.0051	399.82		0.0000	0.0000		0.0099
\$8,000,000	16.95		0.0578	0.0008	4.35		0.0935	0.0033	39.22		0.0069	0.0044	456.93		0.0000	0.0000		0.0085
\$9,000,000	19.07		0.0513	0.0007	4.90		0.0794	0.0028	44.12		0.0061	0.0039	514.05		0.0000	0.0000		0.0074
\$10,000,000	21.19		0.0458	0.0006	5.44		0.0680	0.0024	49.02		0.0055	0.0035	571.17		0.0000	0.0000		0.0065

Death Average Cost Per Case \$472,021
P.T. Average Cost Per Case \$1,838,116
P.P Average Cost Per Case \$204,000
T.T. Average Cost Per Case \$17,508

Target Cost Ratio 0.9863
Loss Adjustment Expense 1.000
Assessment Factor 1.000

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)
	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.
\$10,000	0.02	0.016	0.9839	0.0157	0.00	0.045	0.9958	0.0448	0.04	0.632	0.9565	0.6045	0.55	0.231	0.6104	0.1410	0.076	0.8060
\$15,000	0.03		0.9765	0.0156	0.01		0.9938	0.0447	0.07		0.9359	0.5915	0.83		0.5029	0.1162		0.7680
\$20,000	0.04		0.9692	0.0155	0.01		0.9917	0.0446	0.09		0.9162	0.5790	1.10		0.4239	0.0979		0.7370
\$25,000	0.05		0.9620	0.0154	0.01		0.9896	0.0445	0.11		0.8971	0.5670	1.38		0.3636	0.0840		0.7109
\$30,000	0.06		0.9550	0.0153	0.01		0.9875	0.0444	0.13		0.8787	0.5553	1.65		0.3160	0.0730		0.6880
\$35,000	0.07		0.9480	0.0152	0.02		0.9855	0.0443	0.15		0.8608	0.5440	1.93		0.2777	0.0641		0.6676
\$40,000	0.08		0.9412	0.0151	0.02		0.9834	0.0443	0.18		0.8435	0.5331	2.20		0.2463	0.0569		0.6494
\$50,000	0.10		0.9277	0.0148	0.02		0.9793	0.0441	0.22		0.8104	0.5122	2.76		0.1980	0.0457		0.6168
\$75,000	0.15		0.8950	0.0143	0.03		0.9691	0.0436	0.33		0.7350	0.4645	4.13		0.1226	0.0283		0.5507
\$100,000	0.20		0.8633	0.0138	0.05		0.9589	0.0431	0.44		0.6682	0.4223	5.51		0.0773	0.0179		0.4971
\$125,000	0.25		0.8327	0.0133	0.06		0.9488	0.0427	0.55		0.6084	0.3845	6.89		0.0479	0.0111		0.4516
\$150,000	0.29		0.8034	0.0129	0.07		0.9387	0.0422	0.66		0.5547	0.3506	8.27		0.0296	0.0068		0.4125
\$175,000	0.34		0.7754	0.0124	0.08		0.9288	0.0418	0.77		0.5063	0.3200	9.64		0.0190	0.0044		0.3786
\$200,000	0.39		0.7489	0.0120	0.09		0.9190	0.0414	0.88		0.4627	0.2924	11.02		0.0132	0.0030		0.3488
\$225,000	0.44		0.7236	0.0116	0.10		0.9094	0.0409	1.00		0.4237	0.2678	12.40		0.0098	0.0023		0.3226
\$250,000	0.49		0.6993	0.0112	0.12		0.8998	0.0405	1.11		0.3889	0.2458	13.78		0.0076	0.0018		0.2993
\$275,000	0.54		0.6759	0.0108	0.13		0.8904	0.0401	1.22		0.3578	0.2262	15.16		0.0060	0.0014		0.2785
\$300,000	0.59		0.6533	0.0105	0.14		0.8811	0.0396	1.33		0.3301	0.2086	16.53		0.0047	0.0011		0.2598
\$325,000	0.64		0.6315	0.0101	0.15		0.8719	0.0392	1.44		0.3052	0.1929	17.91		0.0039	0.0009		0.2431
\$350,000	0.69		0.6103	0.0098	0.16		0.8628	0.0388	1.55		0.2828	0.1787	19.29		0.0033	0.0008		0.2281
\$375,000	0.74		0.5895	0.0094	0.17		0.8537	0.0384	1.66		0.2626	0.1660	20.67		0.0027	0.0006		0.2144
\$400,000	0.79		0.5691	0.0091	0.18		0.8448	0.0380	1.77		0.2445	0.1545	22.04		0.0022	0.0005		0.2021
\$425,000	0.84		0.5493	0.0088	0.20		0.8362	0.0376	1.88		0.2283	0.1443	23.42		0.0018	0.0004		0.1911
\$450,000	0.88		0.5304	0.0085	0.21		0.8278	0.0372	1.99		0.2139	0.1352	24.80		0.0016	0.0004		0.1813
\$475,000	0.93		0.5121	0.0082	0.22		0.8184	0.0368	2.10		0.2009	0.1269	26.18		0.0013	0.0003		0.1722
\$500,000	0.98		0.4953	0.0079	0.23		0.8132	0.0366	2.21		0.1890	0.1194	27.56		0.0009	0.0002		0.1641
\$600,000	1.18		0.4394	0.0070	0.28		0.7788	0.0350	2.65		0.1523	0.0962	33.07		0.0003	0.0001		0.1383
\$700,000	1.38		0.3968	0.0063	0.32		0.7474	0.0336	3.10		0.1268	0.0802	38.58		0.0002	0.0000		0.1201
\$800,000	1.57		0.3629	0.0058	0.37		0.7198	0.0324	3.54		0.1083	0.0684	44.09		0.0001	0.0000		0.1066
\$900,000	1.77		0.3353	0.0054	0.42		0.6935	0.0312	3.98		0.0942	0.0595	49.60		0.0001	0.0000		0.0961
\$1,000,000	1.97		0.3121	0.0050	0.46		0.6675	0.0300	4.42		0.0832	0.0526	55.11		0.0000	0.0000		0.0876
\$2,000,000	3.93		0.1922	0.0031	0.92		0.4514	0.0203	8.84		0.0369	0.0233	110.22		0.0000	0.0000		0.0467
\$3,000,000	5.90		0.1424	0.0023	1.39		0.3250	0.0146	13.27		0.0230	0.0146	165.33		0.0000	0.0000		0.0315
\$4,000,000	7.86		0.1138	0.0018	1.85		0.2485	0.0112	17.69		0.0166	0.0105	220.45		0.0000	0.0000		0.0235
\$5,000,000	9.83		0.0948	0.0015	2.31		0.1980	0.0089	22.11		0.0129	0.0081	275.56		0.0000	0.0000		0.0185
\$6,000,000	11.80		0.0811	0.0013	2.77		0.1623	0.0073	26.53		0.0105	0.0067	330.67		0.0000	0.0000		0.0153
\$7,000,000	13.76		0.0706	0.0011	3.24		0.1358	0.0061	30.96		0.0089	0.0056	385.78		0.0000	0.0000		0.0128
\$8,000,000	15.73		0.0622	0.0010	3.70		0.1154	0.0052	35.38		0.0077	0.0049	440.89		0.0000	0.0000		0.0111
\$9,000,000	17.69		0.0554	0.0009	4.16		0.0992	0.0045	39.80		0.0068	0.0043	496.00		0.0000	0.0000		0.0097
\$10,000,000	19.66		0.0497	0.0008	4.62		0.0861	0.0039	44.22		0.0061	0.0038	551.12		0.0000	0.0000		0.0085

Death Average Cost Per Case	\$508,625	Target Cost Ratio	0.9863
P.T. Average Cost Per Case	\$2,162,252	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$226,125	Assessment Factor	1.000
T.T. Average Cost Per Case	\$18,145		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	(1)
	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.
\$10,000	0.02	0.022	0.9850	0.0217	0.00	0.050	0.9964	0.0498	0.04	0.679	0.9606	0.6522	0.53	0.198	0.6195	0.1227	0.051	0.8464
\$15,000	0.03		0.9781	0.0215	0.01		0.9947	0.0497	0.06		0.9419	0.6395	0.80		0.5126	0.1015		0.8122
\$20,000	0.04		0.9713	0.0214	0.01		0.9929	0.0496	0.08		0.9238	0.6273	1.06		0.4338	0.0859		0.7842
\$25,000	0.05		0.9646	0.0212	0.01		0.9912	0.0496	0.10		0.9063	0.6154	1.33		0.3731	0.0739		0.7601
\$30,000	0.05		0.9580	0.0211	0.01		0.9894	0.0495	0.12		0.8894	0.6039	1.60		0.3251	0.0644		0.7389
\$35,000	0.06		0.9515	0.0209	0.01		0.9876	0.0494	0.14		0.8730	0.5927	1.86		0.2864	0.0567		0.7197
\$40,000	0.07		0.9451	0.0208	0.02		0.9859	0.0493	0.16		0.8570	0.5819	2.13		0.2546	0.0504		0.7024
\$50,000	0.09		0.9325	0.0205	0.02		0.9824	0.0491	0.20		0.8264	0.5611	2.66		0.2054	0.0407		0.6714
\$75,000	0.14		0.9020	0.0198	0.03		0.9737	0.0487	0.30		0.7561	0.5134	3.99		0.1287	0.0255		0.6074
\$100,000	0.18		0.8724	0.0192	0.04		0.9650	0.0482	0.40		0.6934	0.4708	5.32		0.0826	0.0163		0.5545
\$125,000	0.23		0.8436	0.0186	0.05		0.9563	0.0478	0.50		0.6369	0.4324	6.65		0.0522	0.0103		0.5091
\$150,000	0.27		0.8159	0.0179	0.06		0.9477	0.0474	0.60		0.5856	0.3976	7.98		0.0327	0.0065		0.4694
\$175,000	0.32		0.7893	0.0174	0.07		0.9392	0.0470	0.70		0.5389	0.3659	9.31		0.0211	0.0042		0.4345
\$200,000	0.36		0.7640	0.0168	0.08		0.9308	0.0465	0.80		0.4964	0.3371	10.63		0.0145	0.0029		0.4033
\$225,000	0.41		0.7398	0.0163	0.09		0.9224	0.0461	0.90		0.4578	0.3109	11.96		0.0107	0.0021		0.3754
\$250,000	0.46		0.7167	0.0158	0.10		0.9142	0.0457	1.00		0.4229	0.2872	13.29		0.0083	0.0016		0.3503
\$275,000	0.50		0.6943	0.0153	0.11		0.9060	0.0453	1.10		0.3914	0.2658	14.62		0.0065	0.0013		0.3277
\$300,000	0.55		0.6728	0.0148	0.12		0.8979	0.0449	1.20		0.3630	0.2465	15.95		0.0052	0.0010		0.3072
\$325,000	0.59		0.6519	0.0143	0.13		0.8899	0.0445	1.30		0.3374	0.2291	17.28		0.0042	0.0008		0.2887
\$350,000	0.64		0.6316	0.0139	0.14		0.8820	0.0441	1.40		0.3141	0.2133	18.61		0.0036	0.0007		0.2720
\$375,000	0.68		0.6119	0.0135	0.15		0.8742	0.0437	1.50		0.2930	0.1990	19.94		0.0030	0.0006		0.2568
\$400,000	0.73		0.5926	0.0130	0.16		0.8664	0.0433	1.60		0.2738	0.1859	21.27		0.0025	0.0005		0.2427
\$425,000	0.78		0.5736	0.0126	0.17		0.8587	0.0429	1.70		0.2563	0.1740	22.60		0.0020	0.0004		0.2299
\$450,000	0.82		0.5550	0.0122	0.18		0.8510	0.0426	1.80		0.2405	0.1633	23.93		0.0017	0.0003		0.2184
\$475,000	0.87		0.5372	0.0118	0.19		0.8435	0.0422	1.90		0.2262	0.1536	25.26		0.0015	0.0003		0.2079
\$500,000	0.91		0.5202	0.0114	0.20		0.8361	0.0418	1.99		0.2133	0.1449	26.59		0.0012	0.0002		0.1983
\$600,000	1.09		0.4616	0.0102	0.24		0.8103	0.0405	2.39		0.1721	0.1168	31.90		0.0003	0.0001		0.1676
\$700,000	1.28		0.4170	0.0092	0.28		0.7805	0.0390	2.79		0.1433	0.0973	37.22		0.0002	0.0000		0.1455
\$800,000	1.46		0.3815	0.0084	0.31		0.7533	0.0377	3.19		0.1223	0.0831	42.54		0.0001	0.0000		0.1292
\$900,000	1.64		0.3526	0.0078	0.35		0.7293	0.0365	3.59		0.1064	0.0722	47.86		0.0001	0.0000		0.1165
\$1,000,000	1.82		0.3284	0.0072	0.39		0.7066	0.0353	3.99		0.0939	0.0638	53.17		0.0000	0.0000		0.1063
\$2,000,000	3.65		0.2028	0.0045	0.79		0.5053	0.0253	7.98		0.0416	0.0282	106.35		0.0000	0.0000		0.0580
\$3,000,000	5.47		0.1506	0.0033	1.18		0.3735	0.0187	11.97		0.0259	0.0176	159.52		0.0000	0.0000		0.0396
\$4,000,000	7.30		0.1207	0.0027	1.57		0.2902	0.0145	15.96		0.0186	0.0127	212.70		0.0000	0.0000		0.0299
\$5,000,000	9.12		0.1009	0.0022	1.97		0.2340	0.0117	19.95		0.0145	0.0098	265.87		0.0000	0.0000		0.0237
\$6,000,000	10.95		0.0865	0.0019	2.36		0.1938	0.0097	23.94		0.0118	0.0080	319.05		0.0000	0.0000		0.0196
\$7,000,000	12.77		0.0756	0.0017	2.75		0.1638	0.0082	27.93		0.0100	0.0068	372.22		0.0000	0.0000		0.0167
\$8,000,000	14.60		0.0668	0.0015	3.15		0.1406	0.0070	31.92		0.0086	0.0058	425.40		0.0000	0.0000		0.0143
\$9,000,000	16.42		0.0597	0.0013	3.54		0.1220	0.0061	35.91		0.0076	0.0052	478.57		0.0000	0.0000		0.0126
\$10,000,000	18.25		0.0537	0.0012	3.93		0.1069	0.0053	39.90		0.0068	0.0046	531.75		0.0000	0.0000		0.0111

Death Average Cost Per Case	\$548,066	Target Cost Ratio	0.9863
P.T. Average Cost Per Case	\$2,543,546	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$250,650	Assessment Factor	1.000
T.T. Average Cost Per Case	\$18,806		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)
	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.
\$10,000	0.02	0.029	0.9860	0.0286	0.00	0.075	0.9970	0.0748	0.04	0.689	0.9643	0.6644	0.51	0.165	0.6284	0.1037	0.042	0.8715
\$15,000	0.03		0.9796	0.0284	0.01		0.9955	0.0747	0.05		0.9473	0.6527	0.77		0.5223	0.0862		0.8420
\$20,000	0.03		0.9732	0.0282	0.01		0.9940	0.0745	0.07		0.9308	0.6413	1.03		0.4436	0.0732		0.8172
\$25,000	0.04		0.9670	0.0280	0.01		0.9925	0.0744	0.09		0.9148	0.6303	1.28		0.3827	0.0631		0.7958
\$30,000	0.05		0.9608	0.0279	0.01		0.9910	0.0743	0.11		0.8993	0.6196	1.54		0.3344	0.0552		0.7770
\$35,000	0.06		0.9548	0.0277	0.01		0.9895	0.0742	0.13		0.8842	0.6092	1.80		0.2952	0.0487		0.7598
\$40,000	0.07		0.9488	0.0275	0.01		0.9880	0.0741	0.14		0.8695	0.5991	2.05		0.2629	0.0434		0.7441
\$50,000	0.08		0.9370	0.0272	0.02		0.9850	0.0739	0.18		0.8411	0.5795	2.57		0.2129	0.0351		0.7157
\$75,000	0.13		0.9085	0.0263	0.03		0.9776	0.0733	0.27		0.7759	0.5346	3.85		0.1348	0.0222		0.6564
\$100,000	0.17		0.8808	0.0255	0.03		0.9702	0.0728	0.36		0.7172	0.4941	5.13		0.0879	0.0145		0.6069
\$125,000	0.21		0.8538	0.0248	0.04		0.9628	0.0722	0.45		0.6638	0.4574	6.41		0.0566	0.0093		0.5637
\$150,000	0.25		0.8277	0.0240	0.05		0.9555	0.0717	0.54		0.6151	0.4238	7.70		0.0361	0.0060		0.5255
\$175,000	0.30		0.8025	0.0233	0.06		0.9482	0.0711	0.63		0.5704	0.3930	8.98		0.0234	0.0039		0.4913
\$200,000	0.34		0.7784	0.0226	0.07		0.9409	0.0706	0.72		0.5293	0.3647	10.26		0.0160	0.0026		0.4605
\$225,000	0.38		0.7554	0.0219	0.08		0.9337	0.0700	0.81		0.4916	0.3387	11.54		0.0117	0.0019		0.4325
\$250,000	0.42		0.7332	0.0213	0.08		0.9266	0.0695	0.90		0.4571	0.3149	12.83		0.0090	0.0015		0.4072
\$275,000	0.47		0.7119	0.0206	0.09		0.9195	0.0690	0.99		0.4255	0.2931	14.11		0.0072	0.0012		0.3839
\$300,000	0.51		0.6913	0.0200	0.10		0.9125	0.0684	1.08		0.3967	0.2733	15.39		0.0057	0.0009		0.3626
\$325,000	0.55		0.6714	0.0195	0.11		0.9056	0.0679	1.17		0.3704	0.2552	16.68		0.0046	0.0008		0.3434
\$350,000	0.59		0.6520	0.0189	0.12		0.8987	0.0674	1.26		0.3465	0.2388	17.96		0.0039	0.0006		0.3257
\$375,000	0.63		0.6332	0.0184	0.13		0.8919	0.0669	1.35		0.3247	0.2237	19.24		0.0033	0.0005		0.3095
\$400,000	0.68		0.6149	0.0178	0.13		0.8851	0.0664	1.44		0.3047	0.2100	20.52		0.0028	0.0005		0.2947
\$425,000	0.72		0.5969	0.0173	0.14		0.8785	0.0659	1.53		0.2863	0.1973	21.81		0.0022	0.0004		0.2809
\$450,000	0.76		0.5792	0.0168	0.15		0.8718	0.0654	1.62		0.2695	0.1857	23.09		0.0018	0.0003		0.2682
\$475,000	0.80		0.5618	0.0163	0.16		0.8652	0.0649	1.71		0.2540	0.1750	24.37		0.0016	0.0003		0.2565
\$500,000	0.85		0.5449	0.0158	0.17		0.8587	0.0644	1.80		0.2398	0.1652	25.65		0.0015	0.0002		0.2456
\$600,000	1.02		0.4847	0.0141	0.20		0.8332	0.0625	2.16		0.1944	0.1339	30.79		0.0003	0.0001		0.2106
\$700,000	1.19		0.4381	0.0127	0.23		0.8115	0.0609	2.52		0.1619	0.1116	35.92		0.0002	0.0000		0.1852
\$800,000	1.35		0.4010	0.0116	0.27		0.7865	0.0590	2.88		0.1382	0.0952	41.05		0.0001	0.0000		0.1658
\$900,000	1.52		0.3707	0.0108	0.30		0.7623	0.0572	3.24		0.1202	0.0828	46.18		0.0001	0.0000		0.1508
\$1,000,000	1.69		0.3454	0.0100	0.33		0.7410	0.0556	3.60		0.1061	0.0731	51.31		0.0000	0.0000		0.1387
\$2,000,000	3.39		0.2139	0.0062	0.67		0.5588	0.0419	7.20		0.0469	0.0323	102.62		0.0000	0.0000		0.0804
\$3,000,000	5.08		0.1593	0.0046	1.00		0.4250	0.0319	10.80		0.0292	0.0201	153.93		0.0000	0.0000		0.0566
\$4,000,000	6.77		0.1280	0.0037	1.34		0.3358	0.0252	14.40		0.0210	0.0144	205.23		0.0000	0.0000		0.0433
\$5,000,000	8.47		0.1072	0.0031	1.67		0.2741	0.0206	18.00		0.0163	0.0112	256.54		0.0000	0.0000		0.0349
\$6,000,000	10.16		0.0922	0.0027	2.01		0.2294	0.0172	21.60		0.0132	0.0091	307.85		0.0000	0.0000		0.0290
\$7,000,000	11.85		0.0807	0.0023	2.34		0.1956	0.0147	25.19		0.0112	0.0077	359.16		0.0000	0.0000		0.0247
\$8,000,000	13.55		0.0716	0.0021	2.67		0.1692	0.0127	28.79		0.0096	0.0066	410.47		0.0000	0.0000		0.0214
\$9,000,000	15.24		0.0642	0.0019	3.01		0.1481	0.0111	32.39		0.0085	0.0058	461.78		0.0000	0.0000		0.0188
\$10,000,000	16.93		0.0579	0.0017	3.34		0.1308	0.0098	35.99		0.0076	0.0052	513.08		0.0000	0.0000		0.0167

Death Average Cost Per Case \$590,566
P.T. Average Cost Per Case \$2,992,079
P.P Average Cost Per Case \$277,835
T.T. Average Cost Per Case \$19,490

Target Cost Ratio 0.9863
Loss Adjustment Expense 1.000
Assessment Factor 1.000

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	(1)
	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.
\$10,000	0.02	0.049	0.9870	0.0484	0.00	0.100	0.9974	0.0997	0.03	0.687	0.9677	0.6648	0.50	0.124	0.6373	0.0790	0.040	0.8919
\$15,000	0.02		0.9810	0.0481	0.00		0.9962	0.0996	0.05		0.9522	0.6542	0.74		0.5320	0.0660		0.8679
\$20,000	0.03		0.9750	0.0478	0.01		0.9949	0.0995	0.06		0.9372	0.6439	0.99		0.4534	0.0562		0.8474
\$25,000	0.04		0.9692	0.0475	0.01		0.9936	0.0994	0.08		0.9226	0.6338	1.24		0.3924	0.0487		0.8294
\$30,000	0.05		0.9635	0.0472	0.01		0.9923	0.0992	0.10		0.9084	0.6240	1.49		0.3437	0.0426		0.8130
\$35,000	0.06		0.9578	0.0469	0.01		0.9911	0.0991	0.11		0.8945	0.6145	1.73		0.3041	0.0377		0.7982
\$40,000	0.06		0.9522	0.0467	0.01		0.9898	0.0990	0.13		0.8809	0.6052	1.98		0.2714	0.0337		0.7846
\$50,000	0.08		0.9412	0.0461	0.01		0.9872	0.0987	0.16		0.8548	0.5873	2.48		0.2206	0.0274		0.7595
\$75,000	0.12		0.9145	0.0448	0.02		0.9809	0.0981	0.24		0.7943	0.5457	3.71		0.1411	0.0175		0.7061
\$100,000	0.16		0.8887	0.0435	0.03		0.9746	0.0975	0.32		0.7395	0.5080	4.95		0.0934	0.0116		0.6606
\$125,000	0.20		0.8635	0.0423	0.04		0.9683	0.0968	0.41		0.6893	0.4736	6.19		0.0612	0.0076		0.6203
\$150,000	0.24		0.8389	0.0411	0.04		0.9621	0.0962	0.49		0.6432	0.4419	7.43		0.0397	0.0049		0.5841
\$175,000	0.28		0.8151	0.0399	0.05		0.9558	0.0956	0.57		0.6006	0.4126	8.66		0.0259	0.0032		0.5513
\$200,000	0.31		0.7922	0.0388	0.06		0.9496	0.0950	0.65		0.5611	0.3855	9.90		0.0176	0.0022		0.5215
\$225,000	0.35		0.7702	0.0377	0.06		0.9434	0.0943	0.73		0.5246	0.3604	11.14		0.0128	0.0016		0.4940
\$250,000	0.39		0.7491	0.0367	0.07		0.9373	0.0937	0.81		0.4908	0.3372	12.38		0.0099	0.0012		0.4688
\$275,000	0.43		0.7287	0.0357	0.08		0.9312	0.0931	0.89		0.4596	0.3157	13.61		0.0078	0.0010		0.4455
\$300,000	0.47		0.7091	0.0347	0.09		0.9252	0.0925	0.97		0.4308	0.2959	14.85		0.0063	0.0008		0.4239
\$325,000	0.51		0.6900	0.0338	0.09		0.9192	0.0919	1.06		0.4042	0.2777	16.09		0.0051	0.0006		0.4040
\$350,000	0.55		0.6715	0.0329	0.10		0.9132	0.0913	1.14		0.3798	0.2610	17.33		0.0042	0.0005		0.3857
\$375,000	0.59		0.6536	0.0320	0.11		0.9073	0.0907	1.22		0.3574	0.2456	18.56		0.0036	0.0004		0.3687
\$400,000	0.63		0.6360	0.0312	0.11		0.9014	0.0901	1.30		0.3368	0.2314	19.80		0.0031	0.0004		0.3531
\$425,000	0.67		0.6189	0.0303	0.12		0.8956	0.0896	1.38		0.3178	0.2183	21.04		0.0026	0.0003		0.3385
\$450,000	0.71		0.6022	0.0295	0.13		0.8898	0.0890	1.46		0.3002	0.2062	22.28		0.0021	0.0003		0.3250
\$475,000	0.75		0.5856	0.0287	0.13		0.8841	0.0884	1.54		0.2839	0.1950	23.51		0.0017	0.0002		0.3123
\$500,000	0.79		0.5694	0.0279	0.14		0.8784	0.0878	1.62		0.2688	0.1846	24.75		0.0016	0.0002		0.3005
\$600,000	0.94		0.5089	0.0249	0.17		0.8560	0.0856	1.95		0.2192	0.1506	29.70		0.0003	0.0000		0.2611
\$700,000	1.10		0.4601	0.0225	0.20		0.8344	0.0834	2.27		0.1830	0.1257	34.65		0.0002	0.0000		0.2316
\$800,000	1.26		0.4214	0.0206	0.23		0.8154	0.0815	2.60		0.1562	0.1073	39.60		0.0001	0.0000		0.2094
\$900,000	1.41		0.3897	0.0191	0.26		0.7955	0.0795	2.92		0.1358	0.0933	44.55		0.0001	0.0000		0.1919
\$1,000,000	1.57		0.3632	0.0178	0.28		0.7740	0.0774	3.25		0.1199	0.0823	49.50		0.0000	0.0000		0.1775
\$2,000,000	3.14		0.2255	0.0111	0.57		0.6097	0.0610	6.49		0.0529	0.0364	99.01		0.0000	0.0000		0.1085
\$3,000,000	4.71		0.1684	0.0082	0.85		0.4785	0.0478	9.74		0.0329	0.0226	148.51		0.0000	0.0000		0.0786
\$4,000,000	6.29		0.1356	0.0066	1.14		0.3850	0.0385	12.99		0.0236	0.0162	198.02		0.0000	0.0000		0.0613
\$5,000,000	7.86		0.1139	0.0056	1.42		0.3183	0.0318	16.24		0.0183	0.0126	247.52		0.0000	0.0000		0.0500
\$6,000,000	9.43		0.0982	0.0048	1.70		0.2690	0.0269	19.48		0.0149	0.0102	297.03		0.0000	0.0000		0.0419
\$7,000,000	11.00		0.0862	0.0042	1.99		0.2313	0.0231	22.73		0.0125	0.0086	346.53		0.0000	0.0000		0.0359
\$8,000,000	12.57		0.0766	0.0038	2.27		0.2016	0.0202	25.98		0.0108	0.0074	396.04		0.0000	0.0000		0.0314
\$9,000,000	14.14		0.0688	0.0034	2.56		0.1777	0.0178	29.22		0.0095	0.0065	445.54		0.0000	0.0000		0.0277
\$10,000,000	15.71		0.0623	0.0031	2.84		0.1580	0.0158	32.47		0.0085	0.0058	495.05		0.0000	0.0000		0.0247

Death Average Cost Per Case	\$636,362	Target Cost Ratio	0.9863
P.T. Average Cost Per Case	\$3,519,707	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$307,968	Assessment Factor	1.000
T.T. Average Cost Per Case	\$20,200		

Pennsylvania
Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factors							ELF adjusted for LBA's						ELF adjusted for LBA's & Risk Load							
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	LBA Factor		0.9863				HG A	HG B	HG C	HG D	HG E	HG F	HG G	
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	HG A	HG B	HG C	HG D	HG E	HG F	HG G	(24)	(25)	(26)	(27)	(28)	(29)	(30)
	Pg3 Col(1)	Pg4 Col(1)	Pg5 Col(1)	Pg6 Col(1)	Pg7 Col(1)	Pg8 Col(1)	Pg9 Col(1)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	(141)*LBA	(15)*LBA	(16)*LBA	Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)						
\$10,000	0.7188	0.7618	0.7867	0.8060	0.8464	0.8715	0.8919	0.7090	0.7514	0.7759	0.7950	0.8348	0.8596	0.8797	0.714	0.756	0.781	0.800	0.840	0.865	0.885
\$15,000	0.6712	0.7186	0.7483	0.7680	0.8122	0.8420	0.8679	0.6620	0.7088	0.7380	0.7575	0.8011	0.8305	0.8560	0.667	0.714	0.743	0.763	0.806	0.836	0.861
\$20,000	0.6336	0.6838	0.7172	0.7370	0.7842	0.8172	0.8474	0.6249	0.6744	0.7074	0.7269	0.7735	0.8060	0.8358	0.630	0.679	0.712	0.732	0.779	0.811	0.841
\$25,000	0.6023	0.6546	0.6905	0.7109	0.7601	0.7958	0.8294	0.5940	0.6456	0.6810	0.7012	0.7497	0.7849	0.8180	0.599	0.651	0.686	0.706	0.755	0.790	0.823
\$30,000	0.5755	0.6293	0.6673	0.6880	0.7389	0.7770	0.8130	0.5676	0.6207	0.6582	0.6786	0.7288	0.7664	0.8019	0.573	0.626	0.663	0.684	0.734	0.771	0.807
\$35,000	0.5521	0.6068	0.6464	0.6676	0.7197	0.7598	0.7982	0.5445	0.5985	0.6375	0.6585	0.7098	0.7494	0.7873	0.550	0.604	0.643	0.664	0.715	0.754	0.792
\$40,000	0.5311	0.5867	0.6276	0.6494	0.7024	0.7441	0.7846	0.5238	0.5787	0.6190	0.6405	0.6928	0.7339	0.7739	0.529	0.584	0.624	0.646	0.698	0.739	0.779
\$50,000	0.4948	0.5511	0.5941	0.6168	0.6714	0.7157	0.7595	0.4880	0.5435	0.5860	0.6083	0.6622	0.7059	0.7491	0.493	0.549	0.591	0.613	0.667	0.711	0.754
\$75,000	0.4227	0.4797	0.5254	0.5507	0.6074	0.6564	0.7061	0.4169	0.4731	0.5182	0.5432	0.5991	0.6474	0.6964	0.422	0.478	0.523	0.548	0.604	0.652	0.701
\$100,000	0.3664	0.4226	0.4697	0.4971	0.5545	0.6069	0.6606	0.3614	0.4168	0.4633	0.4903	0.5469	0.5986	0.6515	0.366	0.422	0.468	0.495	0.552	0.604	0.657
\$125,000	0.3207	0.3754	0.4226	0.4516	0.5091	0.5637	0.6203	0.3163	0.3703	0.4168	0.4454	0.5021	0.5560	0.6118	0.321	0.375	0.422	0.450	0.507	0.561	0.617
\$150,000	0.2836	0.3358	0.3824	0.4125	0.4694	0.5255	0.5841	0.2797	0.3312	0.3772	0.4068	0.4630	0.5183	0.5761	0.285	0.336	0.382	0.412	0.468	0.523	0.581
\$175,000	0.2529	0.3024	0.3478	0.3786	0.4345	0.4913	0.5513	0.2494	0.2983	0.3430	0.3734	0.4285	0.4846	0.5437	0.254	0.303	0.348	0.378	0.434	0.490	0.549
\$200,000	0.2274	0.2741	0.3176	0.3488	0.4033	0.4605	0.5215	0.2243	0.2703	0.3132	0.3440	0.3978	0.4542	0.5144	0.229	0.275	0.318	0.349	0.403	0.459	0.519
\$225,000	0.2058	0.2497	0.2914	0.3226	0.3754	0.4325	0.4940	0.2030	0.2463	0.2874	0.3182	0.3703	0.4266	0.4872	0.208	0.251	0.292	0.323	0.375	0.432	0.492
\$250,000	0.1871	0.2284	0.2683	0.2993	0.3503	0.4072	0.4688	0.1845	0.2253	0.2646	0.2952	0.3455	0.4016	0.4624	0.190	0.230	0.270	0.300	0.351	0.407	0.467
\$275,000	0.1709	0.2100	0.2480	0.2785	0.3277	0.3839	0.4455	0.1686	0.2071	0.2446	0.2747	0.3232	0.3786	0.4394	0.174	0.212	0.250	0.280	0.328	0.384	0.444
\$300,000	0.1569	0.1935	0.2300	0.2598	0.3072	0.3626	0.4239	0.1548	0.1908	0.2268	0.2562	0.3030	0.3576	0.4181	0.160	0.196	0.232	0.261	0.308	0.363	0.423
\$325,000	0.1449	0.1793	0.2138	0.2431	0.2887	0.3434	0.4040	0.1429	0.1768	0.2109	0.2398	0.2847	0.3387	0.3985	0.148	0.182	0.216	0.245	0.290	0.344	0.404
\$350,000	0.1343	0.1667	0.1994	0.2281	0.2720	0.3257	0.3857	0.1325	0.1644	0.1967	0.2250	0.2683	0.3212	0.3804	0.138	0.169	0.202	0.230	0.273	0.326	0.385
\$375,000	0.1253	0.1557	0.1867	0.2144	0.2568	0.3095	0.3687	0.1236	0.1536	0.1841	0.2115	0.2533	0.3053	0.3636	0.129	0.159	0.189	0.217	0.258	0.310	0.369
\$400,000	0.1172	0.1458	0.1753	0.2021	0.2427	0.2947	0.3531	0.1156	0.1438	0.1729	0.1993	0.2394	0.2907	0.3483	0.121	0.149	0.178	0.204	0.244	0.296	0.353
\$425,000	0.1101	0.1373	0.1654	0.1911	0.2299	0.2809	0.3385	0.1086	0.1354	0.1631	0.1885	0.2268	0.2771	0.3339	0.114	0.140	0.168	0.194	0.232	0.282	0.339
\$450,000	0.1040	0.1295	0.1562	0.1813	0.2184	0.2682	0.3250	0.1026	0.1277	0.1541	0.1788	0.2154	0.2645	0.3205	0.108	0.133	0.159	0.184	0.220	0.270	0.326
\$475,000	0.0985	0.1227	0.1481	0.1722	0.2079	0.2565	0.3123	0.0972	0.1210	0.1461	0.1698	0.2051	0.2530	0.3080	0.102	0.126	0.151	0.175	0.210	0.258	0.313
\$500,000	0.0936	0.1166	0.1407	0.1641	0.1983	0.2456	0.3005	0.0923	0.1150	0.1388	0.1619	0.1956	0.2422	0.2964	0.097	0.120	0.144	0.167	0.201	0.247	0.301
\$600,000	0.0781	0.0976	0.1179	0.1383	0.1676	0.2106	0.2611	0.0770	0.0963	0.1163	0.1364	0.1653	0.2077	0.2575	0.082	0.101	0.121	0.141	0.170	0.213	0.263
\$700,000	0.0672	0.0841	0.1018	0.1201	0.1455	0.1852	0.2316	0.0663	0.0829	0.1004	0.1185	0.1435	0.1827	0.2284	0.071	0.088	0.105	0.124	0.149	0.188	0.233
\$800,000	0.0588	0.0739	0.0898	0.1066	0.1292	0.1658	0.2094	0.0580	0.0729	0.0886	0.1051	0.1274	0.1635	0.2065	0.063	0.078	0.094	0.110	0.132	0.169	0.212
\$900,000	0.0524	0.0660	0.0804	0.0961	0.1165	0.1508	0.1919	0.0517	0.0651	0.0793	0.0948	0.1149	0.1487	0.1893	0.057	0.070	0.084	0.100	0.120	0.154	0.194
\$1,000,000	0.0471	0.0596	0.0729	0.0876	0.1063	0.1387	0.1775	0.0465	0.0588	0.0719	0.0864	0.1048	0.1368	0.1751	0.0515	0.0638	0.0769	0.0914	0.1098	0.1418	0.1801
\$2,000,000	0.0233	0.0299	0.0373	0.0467	0.0580	0.0804	0.1085	0.0230	0.0295	0.0368	0.0461	0.0572	0.0793	0.1070	0.0280	0.0345	0.0418	0.0511	0.0622	0.0843	0.1120
\$3,000,000	0.0151	0.0196	0.0247	0.0315	0.0396	0.0566	0.0786	0.0149	0.0193	0.0244	0.0311	0.0391	0.0558	0.0775	0.0199	0.0243	0.0294	0.0361	0.0441	0.0608	0.0825
\$4,000,000	0.0110	0.0144	0.0183	0.0235	0.0299	0.0433	0.0613	0.0108	0.0142	0.0180	0.0232	0.0295	0.0427	0.0605	0.0158	0.0192	0.0230	0.0282	0.0345	0.0477	0.0655
\$5,000,000	0.0087	0.0112	0.0143	0.0185	0.0237	0.0349	0.0500	0.0086	0.0110	0.0141	0.0182	0.0234	0.0344	0.0493	0.0129	0.0160	0.0191	0.0232	0.0284	0.0394	0.0543
\$6,000,000	0.0070	0.0092	0.0118	0.0153	0.0196	0.0290	0.0419	0.0069	0.0091	0.0116	0.0151	0.0193	0.0286	0.0413	0.0104	0.0137	0.0166	0.0201	0.0243	0.0336	0.0463
\$7,000,000	0.0059	0.0077	0.0099	0.0128	0.0167	0.0247	0.0359	0.0058	0.0076	0.0098	0.0126	0.0165	0.0244	0.0354	0.0087	0.0114	0.0147	0.0176	0.0215	0.0294	0.0404
\$8,000,000	0.0049	0.0065	0.0085	0.0111	0.0143	0.0214	0.0314	0.0048	0.0064	0.0084	0.0109	0.0141	0.0211	0.0310	0.0072	0.0096	0.0126	0.0159	0.0191	0.0261	0.0360
\$9,000,000	0.0044	0.0058	0.0074	0.0097	0.0126	0.0188	0.0277	0.0043	0.0057	0.0073	0.0096	0.0124	0.0185	0.0273	0.0065	0.0086	0.0110	0.0144	0.0174	0.0235	0.0323
\$10,000,000	0.0038	0.0050	0.0065	0.0085	0.0111	0.0167	0.0247	0.0037	0.0049	0.0064	0.0084	0.0109	0.0165	0.0244	0.0056	0.0074	0.0096	0.0126	0.0159	0.0215	0.0294

PENNSYLVANIA
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 4/1/11
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2011 Excess Loss Factors*							2010 Current Excess Loss Factors							Percentage Change						
	A	B	C	D	E	F	G	A	B	C	D	E	F	G	A	B	C	D	E	F	G
\$10,000	0.714	0.756	0.781	0.800	0.840	0.865	0.885	0.719	0.755	0.774	0.794	0.838	0.860	0.884	-0.7%	0.1%	0.9%	0.8%	0.2%	0.6%	0.1%
\$15,000	0.667	0.714	0.743	0.763	0.806	0.836	0.861	0.672	0.713	0.735	0.756	0.804	0.830	0.859	-0.7%	0.1%	1.1%	0.9%	0.2%	0.7%	0.2%
\$20,000	0.630	0.679	0.712	0.732	0.779	0.811	0.841	0.635	0.680	0.704	0.725	0.776	0.805	0.838	-0.8%	-0.1%	1.1%	1.0%	0.4%	0.7%	0.4%
\$25,000	0.599	0.651	0.686	0.706	0.755	0.790	0.823	0.604	0.651	0.677	0.699	0.752	0.784	0.820	-0.8%	0.0%	1.3%	1.0%	0.4%	0.8%	0.4%
\$30,000	0.573	0.626	0.663	0.684	0.734	0.771	0.807	0.578	0.626	0.654	0.676	0.731	0.765	0.803	-0.9%	0.0%	1.4%	1.2%	0.4%	0.8%	0.5%
\$35,000	0.550	0.604	0.643	0.664	0.715	0.754	0.792	0.554	0.604	0.633	0.656	0.711	0.747	0.788	-0.7%	0.0%	1.6%	1.2%	0.6%	0.9%	0.5%
\$40,000	0.529	0.584	0.624	0.646	0.698	0.739	0.779	0.534	0.584	0.614	0.637	0.694	0.731	0.774	-0.9%	0.0%	1.6%	1.4%	0.6%	1.1%	0.6%
\$50,000	0.493	0.549	0.591	0.613	0.667	0.711	0.754	0.498	0.549	0.580	0.605	0.663	0.702	0.748	-1.0%	0.0%	1.9%	1.3%	0.6%	1.3%	0.8%
\$75,000	0.422	0.478	0.523	0.548	0.604	0.652	0.701	0.426	0.479	0.512	0.540	0.599	0.643	0.694	-0.9%	-0.2%	2.1%	1.5%	0.8%	1.4%	1.0%
\$100,000	0.366	0.422	0.468	0.495	0.552	0.604	0.657	0.370	0.422	0.457	0.487	0.547	0.593	0.648	-1.1%	0.0%	2.4%	1.6%	0.9%	1.9%	1.4%
\$125,000	0.321	0.375	0.422	0.450	0.507	0.561	0.617	0.325	0.375	0.410	0.442	0.501	0.549	0.607	-1.2%	0.0%	2.9%	1.8%	1.2%	2.2%	1.6%
\$150,000	0.285	0.336	0.382	0.412	0.468	0.523	0.581	0.288	0.336	0.370	0.403	0.461	0.511	0.570	-1.0%	0.0%	3.2%	2.2%	1.5%	2.3%	1.9%
\$175,000	0.254	0.303	0.348	0.378	0.434	0.490	0.549	0.258	0.303	0.336	0.370	0.427	0.476	0.537	-1.6%	0.0%	3.6%	2.2%	1.6%	2.9%	2.2%
\$200,000	0.229	0.275	0.318	0.349	0.403	0.459	0.519	0.233	0.276	0.307	0.341	0.396	0.446	0.507	-1.7%	-0.4%	3.6%	2.3%	1.8%	2.9%	2.4%
\$225,000	0.208	0.251	0.292	0.323	0.375	0.432	0.492	0.212	0.252	0.282	0.316	0.369	0.418	0.480	-1.9%	-0.4%	3.5%	2.2%	1.6%	3.3%	2.5%
\$250,000	0.190	0.230	0.270	0.300	0.351	0.407	0.467	0.193	0.231	0.260	0.294	0.345	0.394	0.455	-1.6%	-0.4%	3.8%	2.0%	1.7%	3.3%	2.6%
\$275,000	0.174	0.212	0.250	0.280	0.328	0.384	0.444	0.178	0.213	0.241	0.274	0.323	0.371	0.432	-2.2%	-0.5%	3.7%	2.2%	1.5%	3.5%	2.8%
\$300,000	0.160	0.196	0.232	0.261	0.308	0.363	0.423	0.164	0.197	0.223	0.256	0.304	0.351	0.411	-2.4%	-0.5%	4.0%	2.0%	1.3%	3.4%	2.9%
\$325,000	0.148	0.182	0.216	0.245	0.290	0.344	0.404	0.152	0.183	0.208	0.241	0.286	0.332	0.392	-2.6%	-0.5%	3.8%	1.7%	1.4%	3.6%	3.1%
\$350,000	0.138	0.169	0.202	0.230	0.273	0.326	0.385	0.142	0.171	0.194	0.226	0.270	0.315	0.374	-2.8%	-1.2%	4.1%	1.8%	1.1%	3.5%	2.9%
\$375,000	0.129	0.159	0.189	0.217	0.258	0.310	0.369	0.133	0.161	0.182	0.213	0.255	0.300	0.358	-3.0%	-1.2%	3.8%	1.9%	1.2%	3.3%	3.1%
\$400,000	0.121	0.149	0.178	0.204	0.244	0.296	0.353	0.125	0.151	0.172	0.202	0.242	0.286	0.343	-3.2%	-1.3%	3.5%	1.0%	0.8%	3.5%	2.9%
\$425,000	0.114	0.140	0.168	0.194	0.232	0.282	0.339	0.118	0.142	0.162	0.192	0.230	0.273	0.329	-3.4%	-1.4%	3.7%	1.0%	0.9%	3.3%	3.0%
\$450,000	0.108	0.133	0.159	0.184	0.220	0.270	0.326	0.111	0.135	0.153	0.182	0.219	0.261	0.316	-2.7%	-1.5%	3.9%	1.1%	0.5%	3.4%	3.2%
\$475,000	0.102	0.126	0.151	0.175	0.210	0.258	0.313	0.106	0.128	0.146	0.174	0.209	0.250	0.304	-3.8%	-1.6%	3.4%	0.6%	0.5%	3.2%	3.0%
\$500,000	0.097	0.120	0.144	0.167	0.201	0.247	0.301	0.101	0.122	0.139	0.166	0.200	0.240	0.293	-4.0%	-1.6%	3.6%	0.6%	0.5%	2.9%	2.7%
\$600,000	0.082	0.101	0.121	0.141	0.170	0.213	0.263	0.085	0.103	0.117	0.142	0.171	0.207	0.257	-3.5%	-1.9%	3.4%	-0.7%	-0.6%	2.9%	2.3%
\$700,000	0.071	0.088	0.105	0.124	0.149	0.188	0.233	0.074	0.090	0.101	0.124	0.150	0.183	0.229	-4.1%	-2.2%	4.0%	0.0%	-0.7%	2.7%	1.7%
\$800,000	0.063	0.078	0.094	0.110	0.132	0.169	0.212	0.066	0.080	0.090	0.111	0.134	0.165	0.208	-4.5%	-2.5%	4.4%	-0.9%	-1.5%	2.4%	1.9%
\$900,000	0.057	0.070	0.084	0.100	0.120	0.154	0.194	0.060	0.072	0.081	0.101	0.122	0.151	0.192	-5.0%	-2.8%	3.7%	-1.0%	-1.6%	2.0%	1.0%
\$1,000,000	0.0515	0.0638	0.0769	0.0914	0.1098	0.1418	0.1801	0.0542	0.0654	0.0737	0.0927	0.1123	0.1398	0.1787	-5.0%	-2.4%	4.3%	-1.4%	-2.2%	1.4%	0.8%
\$2,000,000	0.0280	0.0345	0.0418	0.0511	0.0622	0.0843	0.1120	0.0299	0.0362	0.0407	0.0534	0.0653	0.0847	0.1133	-6.4%	-4.7%	2.7%	-4.3%	-4.7%	-0.5%	-1.1%
\$3,000,000	0.0199	0.0243	0.0294	0.0361	0.0441	0.0608	0.0825	0.0215	0.0256	0.0290	0.0383	0.0473	0.0626	0.0857	-7.4%	-5.1%	1.4%	-5.7%	-6.8%	-2.9%	-3.7%
\$4,000,000	0.0158	0.0192	0.0230	0.0282	0.0345	0.0477	0.0655	0.0171	0.0203	0.0227	0.0302	0.0374	0.0499	0.0692	-7.6%	-5.4%	1.3%	-6.6%	-7.8%	-4.4%	-5.3%
\$5,000,000	0.0129	0.0160	0.0191	0.0232	0.0284	0.0394	0.0543	0.0145	0.0170	0.0191	0.0251	0.0310	0.0414	0.0579	-11.0%	-5.9%	0.0%	-7.6%	-8.4%	-4.8%	-6.2%
\$6,000,000	0.0104	0.0137	0.0166	0.0201	0.0243	0.0336	0.0463	0.0120	0.0150	0.0166	0.0216	0.0266	0.0354	0.0497	-13.3%	-8.7%	0.0%	-6.9%	-8.6%	-5.1%	-6.8%
\$7,000,000	0.0087	0.0114	0.0146	0.0176	0.0215	0.0294	0.0404	0.0104	0.0131	0.0149	0.0191	0.0234	0.0310	0.0435	-16.3%	-13.0%	-2.0%	-7.9%	-8.1%	-5.2%	-7.1%
\$8,000,000	0.0072	0.0096	0.0126	0.0159	0.0191	0.0261	0.0360	0.0092	0.0114	0.0132	0.0174	0.0211	0.0276	0.0388	-21.7%	-15.8%	-4.5%	-8.6%	-9.5%	-5.4%	-7.2%
\$9,000,000	0.0064	0.0085	0.0110	0.0143	0.0174	0.0235	0.0323	0.0083	0.0102	0.0117	0.0159	0.0192	0.0250	0.0349	-22.9%	-16.7%	-6.0%	-10.1%	-9.4%	-6.0%	-7.4%
\$10,000,000	0.0056	0.0074	0.0096	0.0126	0.0159	0.0215	0.0294	0.0074	0.0092	0.0104	0.0149	0.0178	0.0230	0.0318	-24.3%	-19.6%	-7.7%	-15.4%	-10.7%	-6.5%	-7.5%

* Adjusted

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

I. Injury Type	Average Cost Per Case			
	I	II	III	IV
Fatal	535,684			
P.T.	2,301,199			
PP	223,213			
T.T.	18,002			
II. Injury Type	Hazard Group			
	I	II	III	IV
Fatal	432,617	487,456	565,281	636,362
P.T.	1,518,650	1,959,667	2,760,804	3,519,707
PP	181,757	209,885	259,869	307,968
T.T.	16,766	17,697	19,020	20,200

Exhibit II

Combined Injury Weights

Hazard Group 1			Hazard Group 2		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	19,627,527	0.012	Death	55,418,929	0.015
P.T.	48,481,646	0.029	P.T.	144,100,309	0.038
PP	976,186,992	0.590	PP	2,414,943,975	0.636
T.T.	439,746,637	0.266	T.T.	845,491,740	0.223
Medical Only	171,156,805	0.103	Medical Only	339,883,289	0.089
Total	1,655,199,607		Total	3,799,838,242	
Hazard Group 3			Hazard Group 4		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights
Death	88,212,323	0.025	Death	14,584,549	0.049
P.T.	212,320,825	0.059	P.T.	29,764,385	0.100
PP	2,454,238,550	0.683	PP	204,481,324	0.687
T.T.	668,898,724	0.186	T.T.	36,907,837	0.124
Medical Only	171,640,991	0.048	Medical Only	11,905,754	0.040
Total	3,595,311,413		Total	297,643,849	

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Excess Loss Factors Calculation
Hazard Group 1

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O	(1)
	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.
\$10,000	0.02	0.012	0.9813	0.0118	0.01	0.029	0.9941	0.0288	0.06	0.590	0.9463	0.5583	0.60	0.266	0.5901	0.1570	0.103	0.7559
\$15,000	0.03		0.9726	0.0117	0.01		0.9911	0.0287	0.08		0.9214	0.5436	0.89		0.4812	0.1280		0.7120
\$20,000	0.05		0.9641	0.0116	0.01		0.9882	0.0287	0.11		0.8975	0.5295	1.19		0.4024	0.1070		0.6768
\$25,000	0.06		0.9558	0.0115	0.02		0.9852	0.0286	0.14		0.8747	0.5161	1.49		0.3427	0.0912		0.6474
\$30,000	0.07		0.9476	0.0114	0.02		0.9823	0.0285	0.17		0.8527	0.5031	1.79		0.2961	0.0788		0.6218
\$35,000	0.08		0.9396	0.0113	0.02		0.9794	0.0284	0.19		0.8315	0.4906	2.09		0.2589	0.0689		0.5992
\$40,000	0.09		0.9317	0.0112	0.03		0.9764	0.0283	0.22		0.8111	0.4786	2.39		0.2286	0.0608		0.5789
\$50,000	0.12		0.9161	0.0110	0.03		0.9706	0.0281	0.28		0.7724	0.4557	2.98		0.1821	0.0484		0.5432
\$75,000	0.17		0.8782	0.0105	0.05		0.9561	0.0277	0.41		0.6853	0.4043	4.47		0.1095	0.0291		0.4716
\$100,000	0.23		0.8417	0.0101	0.07		0.9418	0.0273	0.55		0.6098	0.3598	5.96		0.0662	0.0176		0.4148
\$125,000	0.29		0.8068	0.0097	0.08		0.9277	0.0269	0.69		0.5436	0.3207	7.46		0.0392	0.0104		0.3677
\$150,000	0.35		0.7739	0.0093	0.10		0.9138	0.0265	0.83		0.4855	0.2864	8.95		0.0236	0.0063		0.3285
\$175,000	0.40		0.7430	0.0089	0.12		0.9001	0.0261	0.96		0.4346	0.2564	10.44		0.0152	0.0040		0.2954
\$200,000	0.46		0.7136	0.0086	0.13		0.8867	0.0257	1.10		0.3904	0.2304	11.93		0.0108	0.0029		0.2676
\$225,000	0.52		0.6856	0.0082	0.15		0.8736	0.0253	1.24		0.3521	0.2078	13.42		0.0081	0.0022		0.2435
\$250,000	0.58		0.6587	0.0079	0.16		0.8606	0.0250	1.38		0.3188	0.1881	14.91		0.0062	0.0017		0.2227
\$275,000	0.64		0.6329	0.0076	0.18		0.8478	0.0246	1.51		0.2896	0.1709	16.40		0.0048	0.0013		0.2044
\$300,000	0.69		0.6080	0.0073	0.20		0.8354	0.0242	1.65		0.2640	0.1558	17.89		0.0039	0.0010		0.1883
\$325,000	0.75		0.5836	0.0070	0.21		0.8236	0.0239	1.79		0.2416	0.1425	19.38		0.0032	0.0009		0.1743
\$350,000	0.81		0.5599	0.0067	0.23		0.8137	0.0236	1.93		0.2221	0.1311	20.88		0.0026	0.0007		0.1621
\$375,000	0.87		0.5372	0.0064	0.25		0.8023	0.0233	2.06		0.2052	0.1210	22.37		0.0020	0.0005		0.1512
\$400,000	0.92		0.5156	0.0062	0.26		0.7895	0.0229	2.20		0.1900	0.1121	23.86		0.0017	0.0004		0.1416
\$425,000	0.98		0.4955	0.0059	0.28		0.7771	0.0225	2.34		0.1769	0.1044	25.35		0.0015	0.0004		0.1332
\$450,000	1.04		0.4773	0.0057	0.30		0.7654	0.0222	2.48		0.1653	0.0975	26.84		0.0011	0.0003		0.1257
\$475,000	1.10		0.4607	0.0055	0.31		0.7544	0.0219	2.61		0.1550	0.0915	28.33		0.0009	0.0002		0.1191
\$500,000	1.16		0.4454	0.0053	0.33		0.7440	0.0216	2.75		0.1459	0.0861	29.82		0.0008	0.0002		0.1132
\$600,000	1.39		0.3948	0.0047	0.40		0.7055	0.0205	3.30		0.1175	0.0693	35.79		0.0004	0.0001		0.0946
\$700,000	1.62		0.3561	0.0043	0.46		0.6684	0.0194	3.85		0.0979	0.0578	41.75		0.0002	0.0001		0.0816
\$800,000	1.85		0.3254	0.0039	0.53		0.6319	0.0183	4.40		0.0836	0.0493	47.72		0.0001	0.0000		0.0715
\$900,000	2.08		0.3004	0.0036	0.59		0.5968	0.0173	4.95		0.0728	0.0429	53.68		0.0001	0.0000		0.0638
\$1,000,000	2.31		0.2794	0.0034	0.66		0.5636	0.0163	5.50		0.0643	0.0379	59.64		0.0001	0.0000		0.0576
\$2,000,000	4.62		0.1708	0.0020	1.32		0.3402	0.0099	11.00		0.0286	0.0169	119.29		0.0000	0.0000		0.0288
\$3,000,000	6.93		0.1257	0.0015	1.98		0.2328	0.0068	16.51		0.0179	0.0106	178.93		0.0000	0.0000		0.0189
\$4,000,000	9.25		0.0998	0.0012	2.63		0.1720	0.0050	22.01		0.0130	0.0076	238.58		0.0000	0.0000		0.0138
\$5,000,000	11.56		0.0826	0.0010	3.29		0.1331	0.0039	27.51		0.0101	0.0060	298.22		0.0000	0.0000		0.0109
\$6,000,000	13.87		0.0701	0.0008	3.95		0.1062	0.0031	33.01		0.0083	0.0049	357.87		0.0000	0.0000		0.0088
\$7,000,000	16.18		0.0606	0.0007	4.61		0.0865	0.0025	38.51		0.0070	0.0042	417.51		0.0000	0.0000		0.0074
\$8,000,000	18.49		0.0530	0.0006	5.27		0.0714	0.0021	44.01		0.0061	0.0036	477.16		0.0000	0.0000		0.0063
\$9,000,000	20.80		0.0467	0.0006	5.93		0.0595	0.0017	49.52		0.0054	0.0032	536.80		0.0000	0.0000		0.0055
\$10,000,000	23.12		0.0415	0.0005	6.58		0.0498	0.0014	55.02		0.0048	0.0029	596.45		0.0000	0.0000		0.0048

Death Average Cost Per Case \$432,617
P.T. Average Cost Per Case \$1,518,650
P.P Average Cost Per Case \$181,757
T.T. Average Cost Per Case \$16,766

Target Cost Ratio 0.9863
Loss Adjustment Expense 1.000
Assessment Factor 1.000

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Excess Loss Factors Calculation
Hazard Group 2

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)
	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.
\$10,000	0.02	0.015	0.9833	0.0147	0.01	0.038	0.9954	0.0378	0.05	0.636	0.9532	0.6063	0.57	0.223	0.6041	0.1347	0.089	0.7935
\$15,000	0.03		0.9755	0.0146	0.01		0.9931	0.0377	0.07		0.9313	0.5923	0.85		0.4960	0.1106		0.7552
\$20,000	0.04		0.9679	0.0145	0.01		0.9908	0.0377	0.10		0.9102	0.5789	1.13		0.4171	0.0930		0.7241
\$25,000	0.05		0.9605	0.0144	0.01		0.9885	0.0376	0.12		0.8899	0.5660	1.41		0.3569	0.0796		0.6976
\$30,000	0.06		0.9532	0.0143	0.02		0.9863	0.0375	0.14		0.8703	0.5535	1.70		0.3096	0.0690		0.6743
\$35,000	0.07		0.9459	0.0142	0.02		0.9840	0.0374	0.17		0.8514	0.5415	1.98		0.2717	0.0606		0.6537
\$40,000	0.08		0.9388	0.0141	0.02		0.9817	0.0373	0.19		0.8330	0.5298	2.26		0.2407	0.0537		0.6349
\$50,000	0.10		0.9248	0.0139	0.03		0.9772	0.0371	0.24		0.7981	0.5076	2.83		0.1929	0.0430		0.6016
\$75,000	0.15		0.8908	0.0134	0.04		0.9659	0.0367	0.36		0.7188	0.4571	4.24		0.1184	0.0264		0.5336
\$100,000	0.21		0.8579	0.0129	0.05		0.9547	0.0363	0.48		0.6490	0.4128	5.65		0.0737	0.0164		0.4784
\$125,000	0.26		0.8262	0.0124	0.06		0.9436	0.0359	0.60		0.5870	0.3733	7.06		0.0450	0.0100		0.4316
\$150,000	0.31		0.7959	0.0119	0.08		0.9326	0.0354	0.71		0.5316	0.3381	8.48		0.0276	0.0061		0.3915
\$175,000	0.36		0.7672	0.0115	0.09		0.9217	0.0350	0.83		0.4821	0.3066	9.89		0.0177	0.0039		0.3570
\$200,000	0.41		0.7399	0.0111	0.10		0.9110	0.0346	0.95		0.4381	0.2786	11.30		0.0123	0.0028		0.3271
\$225,000	0.46		0.7140	0.0107	0.11		0.9005	0.0342	1.07		0.3990	0.2538	12.71		0.0092	0.0021		0.3008
\$250,000	0.51		0.6890	0.0103	0.13		0.8901	0.0338	1.19		0.3646	0.2319	14.13		0.0071	0.0016		0.2776
\$275,000	0.56		0.6650	0.0100	0.14		0.8798	0.0334	1.31		0.3340	0.2125	15.54		0.0056	0.0012		0.2571
\$300,000	0.62		0.6418	0.0096	0.15		0.8697	0.0330	1.43		0.3069	0.1952	16.95		0.0045	0.0010		0.2388
\$325,000	0.67		0.6194	0.0093	0.17		0.8597	0.0327	1.55		0.2827	0.1798	18.36		0.0037	0.0008		0.2226
\$350,000	0.72		0.5976	0.0090	0.18		0.8497	0.0323	1.67		0.2610	0.1660	19.78		0.0031	0.0007		0.2080
\$375,000	0.77		0.5761	0.0086	0.19		0.8400	0.0319	1.79		0.2418	0.1538	21.19		0.0025	0.0006		0.1949
\$400,000	0.82		0.5552	0.0083	0.20		0.8306	0.0316	1.91		0.2248	0.1430	22.60		0.0020	0.0004		0.1833
\$425,000	0.87		0.5353	0.0080	0.22		0.8215	0.0312	2.02		0.2097	0.1334	24.02		0.0017	0.0004		0.1730
\$450,000	0.92		0.5162	0.0077	0.23		0.8142	0.0309	2.14		0.1960	0.1247	25.43		0.0015	0.0003		0.1636
\$475,000	0.97		0.4981	0.0075	0.24		0.8057	0.0306	2.26		0.1839	0.1170	26.84		0.0011	0.0002		0.1553
\$500,000	1.03		0.4817	0.0072	0.26		0.7959	0.0302	2.38		0.1731	0.1101	28.25		0.0008	0.0002		0.1477
\$600,000	1.23		0.4273	0.0064	0.31		0.7587	0.0288	2.86		0.1394	0.0887	33.90		0.0004	0.0001		0.1240
\$700,000	1.44		0.3857	0.0058	0.36		0.7273	0.0276	3.34		0.1161	0.0739	39.55		0.0002	0.0000		0.1073
\$800,000	1.64		0.3527	0.0053	0.41		0.6980	0.0265	3.81		0.0991	0.0631	45.21		0.0001	0.0000		0.0949
\$900,000	1.85		0.3258	0.0049	0.46		0.6693	0.0254	4.29		0.0863	0.0549	50.86		0.0001	0.0000		0.0852
\$1,000,000	2.05		0.3032	0.0045	0.51		0.6410	0.0244	4.76		0.0762	0.0484	56.51		0.0001	0.0000		0.0773
\$2,000,000	4.10		0.1864	0.0028	1.02		0.4193	0.0159	9.53		0.0338	0.0215	113.01		0.0000	0.0000		0.0402
\$3,000,000	6.15		0.1378	0.0021	1.53		0.2974	0.0113	14.29		0.0211	0.0134	169.52		0.0000	0.0000		0.0268
\$4,000,000	8.21		0.1100	0.0016	2.04		0.2253	0.0086	19.06		0.0152	0.0097	226.03		0.0000	0.0000		0.0199
\$5,000,000	10.26		0.0915	0.0014	2.55		0.1781	0.0068	23.82		0.0119	0.0075	282.53		0.0000	0.0000		0.0157
\$6,000,000	12.31		0.0781	0.0012	3.06		0.1450	0.0055	28.59		0.0097	0.0062	339.04		0.0000	0.0000		0.0129
\$7,000,000	14.36		0.0679	0.0010	3.57		0.1206	0.0046	33.35		0.0082	0.0052	395.55		0.0000	0.0000		0.0108
\$8,000,000	16.41		0.0597	0.0009	4.08		0.1018	0.0039	38.12		0.0071	0.0045	452.05		0.0000	0.0000		0.0093
\$9,000,000	18.46		0.0530	0.0008	4.59		0.0869	0.0033	42.88		0.0063	0.0040	508.56		0.0000	0.0000		0.0081
\$10,000,000	20.51		0.0474	0.0007	5.10		0.0748	0.0028	47.65		0.0056	0.0036	565.07		0.0000	0.0000		0.0071

Death Average Cost Per Case \$487,456
P.T. Average Cost Per Case \$1,959,667
P.P Average Cost Per Case \$209,885
T.T. Average Cost Per Case \$17,697

Target Cost Ratio 0.9863
Loss Adjustment Expense 1.000
Assessment Factor 1.000

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Excess Loss Factors Calculation
Hazard Group 3

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O	(1) AVE. EX. RAT.
	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.	
\$10,000	0.02	0.025	0.9854	0.0246	0.00	0.059	0.9967	0.0588	0.04	0.683	0.9619	0.6570	0.53	0.186	0.6223	0.1158	0.048	0.8562
\$15,000	0.03		0.9787	0.0245	0.01		0.9951	0.0587	0.06		0.9438	0.6446	0.79		0.5157	0.0959		0.8237
\$20,000	0.04		0.9721	0.0243	0.01		0.9935	0.0586	0.08		0.9263	0.6327	1.05		0.4369	0.0813		0.7969
\$25,000	0.04		0.9656	0.0241	0.01		0.9919	0.0585	0.10		0.9094	0.6211	1.31		0.3762	0.0700		0.7737
\$30,000	0.05		0.9592	0.0240	0.01		0.9902	0.0584	0.12		0.8930	0.6099	1.58		0.3281	0.0610		0.7533
\$35,000	0.06		0.9529	0.0238	0.01		0.9886	0.0583	0.13		0.8770	0.5990	1.84		0.2892	0.0538		0.7349
\$40,000	0.07		0.9467	0.0237	0.01		0.9870	0.0582	0.15		0.8615	0.5884	2.10		0.2572	0.0478		0.7181
\$50,000	0.09		0.9344	0.0234	0.02		0.9838	0.0580	0.19		0.8317	0.5680	2.63		0.2078	0.0386		0.6880
\$75,000	0.13		0.9047	0.0226	0.03		0.9757	0.0576	0.29		0.7632	0.5213	3.94		0.1306	0.0243		0.6258
\$100,000	0.18		0.8759	0.0219	0.04		0.9677	0.0571	0.38		0.7019	0.4794	5.26		0.0842	0.0157		0.5741
\$125,000	0.22		0.8479	0.0212	0.05		0.9597	0.0566	0.48		0.6465	0.4416	6.57		0.0535	0.0100		0.5294
\$150,000	0.27		0.8208	0.0205	0.05		0.9518	0.0562	0.58		0.5961	0.4071	7.89		0.0337	0.0063		0.4901
\$175,000	0.31		0.7949	0.0199	0.06		0.9439	0.0557	0.67		0.5501	0.3757	9.20		0.0218	0.0040		0.4553
\$200,000	0.35		0.7700	0.0193	0.07		0.9361	0.0552	0.77		0.5081	0.3470	10.52		0.0149	0.0028		0.4243
\$225,000	0.40		0.7463	0.0187	0.08		0.9283	0.0548	0.87		0.4697	0.3208	11.83		0.0110	0.0020		0.3963
\$250,000	0.44		0.7236	0.0181	0.09		0.9207	0.0543	0.96		0.4349	0.2970	13.14		0.0085	0.0016		0.3710
\$275,000	0.49		0.7017	0.0175	0.10		0.9131	0.0539	1.06		0.4033	0.2755	14.46		0.0067	0.0013		0.3482
\$300,000	0.53		0.6806	0.0170	0.11		0.9055	0.0534	1.15		0.3747	0.2559	15.77		0.0054	0.0010		0.3273
\$325,000	0.57		0.6601	0.0165	0.12		0.8981	0.0530	1.25		0.3489	0.2383	17.09		0.0044	0.0008		0.3086
\$350,000	0.62		0.6402	0.0160	0.13		0.8907	0.0526	1.35		0.3254	0.2222	18.40		0.0037	0.0007		0.2915
\$375,000	0.66		0.6209	0.0155	0.14		0.8834	0.0521	1.44		0.3040	0.2076	19.72		0.0031	0.0006		0.2758
\$400,000	0.71		0.6020	0.0150	0.14		0.8762	0.0517	1.54		0.2845	0.1943	21.03		0.0026	0.0005		0.2615
\$425,000	0.75		0.5834	0.0146	0.15		0.8690	0.0513	1.64		0.2666	0.1821	22.34		0.0021	0.0004		0.2484
\$450,000	0.80		0.5651	0.0141	0.16		0.8619	0.0509	1.73		0.2504	0.1710	23.66		0.0017	0.0003		0.2363
\$475,000	0.84		0.5474	0.0137	0.17		0.8548	0.0504	1.83		0.2357	0.1610	24.97		0.0016	0.0003		0.2254
\$500,000	0.88		0.5305	0.0133	0.18		0.8478	0.0500	1.92		0.2223	0.1519	26.29		0.0013	0.0002		0.2154
\$600,000	1.06		0.4710	0.0118	0.22		0.8188	0.0483	2.31		0.1796	0.1227	31.55		0.0004	0.0001		0.1829
\$700,000	1.24		0.4256	0.0106	0.25		0.7972	0.0470	2.69		0.1496	0.1022	36.80		0.0002	0.0000		0.1598
\$800,000	1.42		0.3895	0.0097	0.29		0.7699	0.0454	3.08		0.1277	0.0872	42.06		0.0001	0.0000		0.1423
\$900,000	1.59		0.3600	0.0090	0.33		0.7460	0.0440	3.46		0.1110	0.0758	47.32		0.0001	0.0000		0.1288
\$1,000,000	1.77		0.3353	0.0084	0.36		0.7244	0.0427	3.85		0.0980	0.0670	52.58		0.0001	0.0000		0.1181
\$2,000,000	3.54		0.2073	0.0052	0.72		0.5325	0.0314	7.70		0.0434	0.0296	105.15		0.0000	0.0000		0.0662
\$3,000,000	5.31		0.1542	0.0039	1.09		0.3992	0.0236	11.54		0.0270	0.0185	157.73		0.0000	0.0000		0.0460
\$4,000,000	7.08		0.1237	0.0031	1.45		0.3127	0.0184	15.39		0.0194	0.0133	210.30		0.0000	0.0000		0.0348
\$5,000,000	8.85		0.1035	0.0026	1.81		0.2537	0.0150	19.24		0.0151	0.0103	262.88		0.0000	0.0000		0.0279
\$6,000,000	10.61		0.0889	0.0022	2.17		0.2113	0.0125	23.09		0.0123	0.0084	315.46		0.0000	0.0000		0.0231
\$7,000,000	12.38		0.0777	0.0019	2.54		0.1794	0.0106	26.94		0.0104	0.0071	368.03		0.0000	0.0000		0.0196
\$8,000,000	14.15		0.0688	0.0017	2.90		0.1545	0.0091	30.78		0.0090	0.0061	420.61		0.0000	0.0000		0.0169
\$9,000,000	15.92		0.0615	0.0015	3.26		0.1347	0.0079	34.63		0.0079	0.0054	473.19		0.0000	0.0000		0.0148
\$10,000,000	17.69		0.0554	0.0014	3.62		0.1185	0.0070	38.48		0.0070	0.0048	525.76		0.0000	0.0000		0.0132

Death Average Cost Per Case \$565,281
P.T. Average Cost Per Case \$2,760,804
P.P Average Cost Per Case \$259,869
T.T. Average Cost Per Case \$19,020

Target Cost Ratio 0.9863
Loss Adjustment Expense 1.000
Assessment Factor 1.000

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group 4

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O	(1)
	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.
\$10,000	0.02	0.049	0.9870	0.0484	0.00	0.100	0.9974	0.0997	0.03	0.687	0.9677	0.6648	0.50	0.124	0.6373	0.0790	0.040	0.8919
\$15,000	0.02		0.9810	0.0481	0.00		0.9962	0.0996	0.05		0.9522	0.6542	0.74		0.5320	0.0660		0.8679
\$20,000	0.03		0.9750	0.0478	0.01		0.9949	0.0995	0.06		0.9372	0.6439	0.99		0.4534	0.0562		0.8474
\$25,000	0.04		0.9692	0.0475	0.01		0.9936	0.0994	0.08		0.9226	0.6338	1.24		0.3924	0.0487		0.8294
\$30,000	0.05		0.9635	0.0472	0.01		0.9923	0.0992	0.10		0.9084	0.6240	1.49		0.3437	0.0426		0.8130
\$35,000	0.06		0.9578	0.0469	0.01		0.9911	0.0991	0.11		0.8945	0.6145	1.73		0.3041	0.0377		0.7982
\$40,000	0.06		0.9522	0.0467	0.01		0.9898	0.0990	0.13		0.8809	0.6052	1.98		0.2714	0.0337		0.7846
\$50,000	0.08		0.9412	0.0461	0.01		0.9872	0.0987	0.16		0.8548	0.5873	2.48		0.2206	0.0274		0.7595
\$75,000	0.12		0.9145	0.0448	0.02		0.9809	0.0981	0.24		0.7943	0.5457	3.71		0.1411	0.0175		0.7061
\$100,000	0.16		0.8887	0.0435	0.03		0.9746	0.0975	0.32		0.7395	0.5080	4.95		0.0934	0.0116		0.6606
\$125,000	0.20		0.8635	0.0423	0.04		0.9683	0.0968	0.41		0.6893	0.4736	6.19		0.0612	0.0076		0.6203
\$150,000	0.24		0.8389	0.0411	0.04		0.9621	0.0962	0.49		0.6432	0.4419	7.43		0.0397	0.0049		0.5841
\$175,000	0.28		0.8151	0.0399	0.05		0.9558	0.0956	0.57		0.6006	0.4126	8.66		0.0259	0.0032		0.5513
\$200,000	0.31		0.7922	0.0388	0.06		0.9496	0.0950	0.65		0.5611	0.3855	9.90		0.0176	0.0022		0.5215
\$225,000	0.35		0.7702	0.0377	0.06		0.9434	0.0943	0.73		0.5246	0.3604	11.14		0.0128	0.0016		0.4940
\$250,000	0.39		0.7491	0.0367	0.07		0.9373	0.0937	0.81		0.4908	0.3372	12.38		0.0099	0.0012		0.4688
\$275,000	0.43		0.7287	0.0357	0.08		0.9312	0.0931	0.89		0.4596	0.3157	13.61		0.0078	0.0010		0.4455
\$300,000	0.47		0.7091	0.0347	0.09		0.9252	0.0925	0.97		0.4308	0.2959	14.85		0.0063	0.0008		0.4239
\$325,000	0.51		0.6900	0.0338	0.09		0.9192	0.0919	1.06		0.4042	0.2777	16.09		0.0051	0.0006		0.4040
\$350,000	0.55		0.6715	0.0329	0.10		0.9132	0.0913	1.14		0.3798	0.2610	17.33		0.0042	0.0005		0.3857
\$375,000	0.59		0.6536	0.0320	0.11		0.9073	0.0907	1.22		0.3574	0.2456	18.56		0.0036	0.0004		0.3687
\$400,000	0.63		0.6360	0.0312	0.11		0.9014	0.0901	1.30		0.3368	0.2314	19.80		0.0031	0.0004		0.3531
\$425,000	0.67		0.6189	0.0303	0.12		0.8956	0.0896	1.38		0.3178	0.2183	21.04		0.0026	0.0003		0.3385
\$450,000	0.71		0.6022	0.0295	0.13		0.8898	0.0890	1.46		0.3002	0.2062	22.28		0.0021	0.0003		0.3250
\$475,000	0.75		0.5856	0.0287	0.13		0.8841	0.0884	1.54		0.2839	0.1950	23.51		0.0017	0.0002		0.3123
\$500,000	0.79		0.5694	0.0279	0.14		0.8784	0.0878	1.62		0.2688	0.1846	24.75		0.0016	0.0002		0.3005
\$600,000	0.94		0.5089	0.0249	0.17		0.8560	0.0856	1.95		0.2192	0.1506	29.70		0.0004	0.0000		0.2611
\$700,000	1.10		0.4601	0.0225	0.20		0.8344	0.0834	2.27		0.1830	0.1257	34.65		0.0002	0.0000		0.2316
\$800,000	1.26		0.4214	0.0206	0.23		0.8154	0.0815	2.60		0.1562	0.1073	39.60		0.0001	0.0000		0.2094
\$900,000	1.41		0.3897	0.0191	0.26		0.7955	0.0795	2.92		0.1358	0.0933	44.55		0.0001	0.0000		0.1919
\$1,000,000	1.57		0.3632	0.0178	0.28		0.7740	0.0774	3.25		0.1199	0.0823	49.50		0.0001	0.0000		0.1775
\$2,000,000	3.14		0.2255	0.0111	0.57		0.6097	0.0610	6.49		0.0529	0.0364	99.01		0.0000	0.0000		0.1085
\$3,000,000	4.71		0.1684	0.0082	0.85		0.4785	0.0478	9.74		0.0329	0.0226	148.51		0.0000	0.0000		0.0786
\$4,000,000	6.29		0.1356	0.0066	1.14		0.3850	0.0385	12.99		0.0236	0.0162	198.02		0.0000	0.0000		0.0613
\$5,000,000	7.86		0.1139	0.0056	1.42		0.3183	0.0318	16.24		0.0183	0.0126	247.52		0.0000	0.0000		0.0500
\$6,000,000	9.43		0.0982	0.0048	1.70		0.2690	0.0269	19.48		0.0149	0.0102	297.03		0.0000	0.0000		0.0419
\$7,000,000	11.00		0.0862	0.0042	1.99		0.2313	0.0231	22.73		0.0125	0.0086	346.53		0.0000	0.0000		0.0359
\$8,000,000	12.57		0.0766	0.0038	2.27		0.2016	0.0202	25.98		0.0108	0.0074	396.04		0.0000	0.0000		0.0314
\$9,000,000	14.14		0.0688	0.0034	2.56		0.1777	0.0178	29.22		0.0095	0.0065	445.54		0.0000	0.0000		0.0277
\$10,000,000	15.71		0.0623	0.0031	2.84		0.1580	0.0158	32.47		0.0085	0.0058	495.05		0.0000	0.0000		0.0247

Death Average Cost Per Case \$636,362
P.T. Average Cost Per Case \$3,519,707
P.P. Average Cost Per Case \$307,968
T.T. Average Cost Per Case \$20,200

Target Cost Ratio 0.9863
Loss Adjustment Expense 1.000
Assessment Factor 1.000

Pennsylvania
Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factors				ELF adjusted for LBA's LBA Factor = 0.9863				ELF adjusted for LBA's & Risk Load			
	HG 1 (10)	HG 2 (11)	HG 3 (12)	HG 4 (13)	HG 1 (14)	HG 2 (15)	HG 3 (16)	HG 4 (17)	HG 1 (18)	HG 2 (19)	HG 3 (20)	HG 4 (21)
	Pg1 Col(1)	Pg2 Col(1)	Pg3 Col(1)	Pg4 Col(1)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	Columns (14)-(17) + 0.005 (Max Adj = 1/2 ELF)			
\$10,000	0.7559	0.7935	0.8562	0.8919	0.7455	0.7826	0.8445	0.8797	0.751	0.788	0.850	0.885
\$15,000	0.7120	0.7552	0.8237	0.8679	0.7022	0.7449	0.8124	0.8560	0.707	0.750	0.817	0.861
\$20,000	0.6768	0.7241	0.7969	0.8474	0.6675	0.7142	0.7860	0.8358	0.673	0.719	0.791	0.841
\$25,000	0.6474	0.6976	0.7737	0.8294	0.6385	0.6880	0.7631	0.8180	0.644	0.693	0.768	0.823
\$30,000	0.6218	0.6743	0.7533	0.8130	0.6133	0.6651	0.7430	0.8019	0.618	0.670	0.748	0.807
\$35,000	0.5992	0.6537	0.7349	0.7982	0.5910	0.6447	0.7248	0.7873	0.596	0.650	0.730	0.792
\$40,000	0.5789	0.6349	0.7181	0.7846	0.5710	0.6262	0.7083	0.7739	0.576	0.631	0.713	0.779
\$50,000	0.5432	0.6016	0.6880	0.7595	0.5358	0.5934	0.6786	0.7491	0.541	0.598	0.684	0.754
\$75,000	0.4716	0.5336	0.6258	0.7061	0.4651	0.5263	0.6172	0.6964	0.470	0.531	0.622	0.701
\$100,000	0.4148	0.4784	0.5741	0.6606	0.4091	0.4718	0.5662	0.6515	0.414	0.477	0.571	0.657
\$125,000	0.3677	0.4316	0.5294	0.6203	0.3627	0.4257	0.5221	0.6118	0.368	0.431	0.527	0.617
\$150,000	0.3285	0.3915	0.4901	0.5841	0.3240	0.3861	0.4834	0.5761	0.329	0.391	0.488	0.581
\$175,000	0.2954	0.3570	0.4553	0.5513	0.2914	0.3521	0.4491	0.5437	0.296	0.357	0.454	0.549
\$200,000	0.2676	0.3271	0.4243	0.5215	0.2639	0.3226	0.4185	0.5144	0.269	0.328	0.424	0.519
\$225,000	0.2435	0.3008	0.3963	0.4940	0.2402	0.2967	0.3909	0.4872	0.245	0.302	0.396	0.492
\$250,000	0.2227	0.2776	0.3710	0.4688	0.2196	0.2738	0.3659	0.4624	0.225	0.279	0.371	0.467
\$275,000	0.2044	0.2571	0.3482	0.4455	0.2016	0.2536	0.3434	0.4394	0.207	0.259	0.348	0.444
\$300,000	0.1883	0.2388	0.3273	0.4239	0.1857	0.2355	0.3228	0.4181	0.191	0.241	0.328	0.423
\$325,000	0.1743	0.2226	0.3086	0.4040	0.1719	0.2196	0.3044	0.3985	0.177	0.225	0.309	0.404
\$350,000	0.1621	0.2080	0.2915	0.3857	0.1599	0.2052	0.2875	0.3804	0.165	0.210	0.293	0.385
\$375,000	0.1512	0.1949	0.2758	0.3687	0.1491	0.1922	0.2720	0.3636	0.154	0.197	0.277	0.369
\$400,000	0.1416	0.1833	0.2615	0.3531	0.1397	0.1808	0.2579	0.3483	0.145	0.186	0.263	0.353
\$425,000	0.1332	0.1730	0.2484	0.3385	0.1314	0.1706	0.2450	0.3339	0.136	0.176	0.250	0.339
\$450,000	0.1257	0.1636	0.2363	0.3250	0.1240	0.1614	0.2331	0.3205	0.129	0.166	0.238	0.326
\$475,000	0.1191	0.1553	0.2254	0.3123	0.1175	0.1532	0.2223	0.3080	0.123	0.158	0.227	0.313
\$500,000	0.1132	0.1477	0.2154	0.3005	0.1116	0.1457	0.2124	0.2964	0.117	0.151	0.217	0.301
\$600,000	0.0946	0.1240	0.1829	0.2611	0.0933	0.1223	0.1804	0.2575	0.098	0.127	0.185	0.263
\$700,000	0.0816	0.1073	0.1598	0.2316	0.0805	0.1058	0.1576	0.2284	0.086	0.111	0.163	0.233
\$800,000	0.0715	0.0949	0.1423	0.2094	0.0705	0.0936	0.1404	0.2065	0.076	0.099	0.145	0.212
\$900,000	0.0638	0.0852	0.1288	0.1919	0.0629	0.0840	0.1270	0.1893	0.068	0.089	0.132	0.194
\$1,000,000	0.0576	0.0773	0.1181	0.1775	0.0568	0.0762	0.1165	0.1751	0.0618	0.0812	0.1215	0.1801
\$2,000,000	0.0288	0.0402	0.0662	0.1085	0.0284	0.0396	0.0653	0.1070	0.0334	0.0446	0.0703	0.1120
\$3,000,000	0.0189	0.0268	0.0460	0.0786	0.0186	0.0264	0.0454	0.0775	0.0236	0.0314	0.0504	0.0825
\$4,000,000	0.0138	0.0199	0.0348	0.0613	0.0136	0.0196	0.0343	0.0605	0.0186	0.0246	0.0393	0.0655
\$5,000,000	0.0109	0.0157	0.0279	0.0500	0.0108	0.0155	0.0275	0.0493	0.0158	0.0205	0.0325	0.0543
\$6,000,000	0.0088	0.0129	0.0231	0.0419	0.0087	0.0127	0.0228	0.0413	0.0131	0.0177	0.0278	0.0463
\$7,000,000	0.0074	0.0108	0.0196	0.0359	0.0073	0.0107	0.0193	0.0354	0.0110	0.0157	0.0243	0.0404
\$8,000,000	0.0063	0.0093	0.0169	0.0314	0.0062	0.0092	0.0167	0.0310	0.0093	0.0138	0.0217	0.0360
\$9,000,000	0.0055	0.0081	0.0148	0.0277	0.0054	0.0080	0.0146	0.0273	0.0081	0.0120	0.0196	0.0323
\$10,000,000	0.0048	0.0071	0.0132	0.0247	0.0047	0.0070	0.0130	0.0244	0.0071	0.0105	0.0180	0.0294

PENNSYLVANIA
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 4/1/11
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2011 Excess Loss Factors*				2010 RR Current Excess Loss Factors				Percentage Change			
	1	2	3	4	1	2	3	4	1	2	3	4
\$10,000	0.751	0.788	0.850	0.885	0.750	0.780	0.846	0.884	0.1%	1.0%	0.5%	0.1%
\$15,000	0.707	0.750	0.817	0.861	0.707	0.742	0.813	0.859	0.0%	1.1%	0.5%	0.2%
\$20,000	0.673	0.719	0.791	0.841	0.673	0.710	0.786	0.838	0.0%	1.3%	0.6%	0.4%
\$25,000	0.644	0.693	0.768	0.823	0.644	0.684	0.763	0.820	0.0%	1.3%	0.7%	0.4%
\$30,000	0.618	0.670	0.748	0.807	0.619	0.660	0.743	0.803	-0.2%	1.5%	0.7%	0.5%
\$35,000	0.596	0.650	0.730	0.792	0.596	0.640	0.724	0.788	0.0%	1.6%	0.8%	0.5%
\$40,000	0.576	0.631	0.713	0.779	0.576	0.621	0.707	0.774	0.0%	1.6%	0.8%	0.6%
\$50,000	0.541	0.598	0.684	0.754	0.541	0.588	0.677	0.748	0.0%	1.7%	1.0%	0.8%
\$75,000	0.470	0.531	0.622	0.701	0.471	0.520	0.615	0.694	-0.2%	2.1%	1.1%	1.0%
\$100,000	0.414	0.477	0.571	0.657	0.414	0.465	0.563	0.648	0.0%	2.6%	1.4%	1.4%
\$125,000	0.368	0.431	0.527	0.617	0.367	0.419	0.518	0.607	0.3%	2.9%	1.7%	1.6%
\$150,000	0.329	0.391	0.488	0.581	0.329	0.379	0.479	0.570	0.0%	3.2%	1.9%	1.9%
\$175,000	0.296	0.357	0.454	0.549	0.296	0.346	0.445	0.537	0.0%	3.2%	2.0%	2.2%
\$200,000	0.269	0.328	0.424	0.519	0.269	0.317	0.414	0.507	0.0%	3.5%	2.4%	2.4%
\$225,000	0.245	0.302	0.396	0.492	0.246	0.292	0.387	0.480	-0.4%	3.4%	2.3%	2.5%
\$250,000	0.225	0.279	0.371	0.467	0.225	0.269	0.362	0.455	0.0%	3.7%	2.5%	2.6%
\$275,000	0.207	0.259	0.348	0.444	0.208	0.250	0.340	0.432	-0.5%	3.6%	2.4%	2.8%
\$300,000	0.191	0.241	0.328	0.423	0.192	0.233	0.320	0.411	-0.5%	3.4%	2.5%	2.9%
\$325,000	0.177	0.225	0.309	0.404	0.178	0.217	0.302	0.392	-0.6%	3.7%	2.3%	3.1%
\$350,000	0.165	0.210	0.293	0.385	0.166	0.203	0.286	0.374	-0.6%	3.4%	2.4%	2.9%
\$375,000	0.154	0.197	0.277	0.369	0.156	0.191	0.271	0.358	-1.3%	3.1%	2.2%	3.1%
\$400,000	0.145	0.186	0.263	0.353	0.147	0.180	0.258	0.343	-1.4%	3.3%	1.9%	2.9%
\$425,000	0.136	0.176	0.250	0.339	0.138	0.171	0.245	0.329	-1.4%	2.9%	2.0%	3.0%
\$450,000	0.129	0.166	0.238	0.326	0.131	0.162	0.234	0.316	-1.5%	2.5%	1.7%	3.2%
\$475,000	0.123	0.158	0.227	0.313	0.124	0.154	0.224	0.304	-0.8%	2.6%	1.3%	3.0%
\$500,000	0.117	0.151	0.217	0.301	0.118	0.146	0.214	0.293	-0.8%	3.4%	1.4%	2.7%
\$600,000	0.098	0.127	0.185	0.263	0.100	0.124	0.184	0.257	-2.0%	2.4%	0.5%	2.3%
\$700,000	0.086	0.111	0.163	0.233	0.087	0.108	0.162	0.229	-1.1%	2.8%	0.6%	1.7%
\$800,000	0.076	0.099	0.145	0.212	0.077	0.096	0.145	0.208	-1.3%	3.1%	0.0%	1.9%
\$900,000	0.068	0.089	0.132	0.194	0.069	0.087	0.133	0.192	-1.4%	2.3%	-0.8%	1.0%
\$1,000,000	0.0618	0.0812	0.1215	0.1801	0.0631	0.0791	0.1221	0.1787	-2.1%	2.7%	-0.5%	0.8%
\$2,000,000	0.0334	0.0446	0.0703	0.1120	0.0347	0.0443	0.0722	0.1133	-3.7%	0.7%	-2.6%	-1.1%
\$3,000,000	0.0236	0.0314	0.0504	0.0825	0.0247	0.0316	0.0528	0.0857	-4.5%	-0.6%	-4.5%	-3.7%
\$4,000,000	0.0186	0.0246	0.0393	0.0655	0.0195	0.0249	0.0418	0.0692	-4.6%	-1.2%	-6.0%	-5.3%
\$5,000,000	0.0158	0.0205	0.0325	0.0543	0.0165	0.0208	0.0347	0.0579	-4.2%	-1.4%	-6.3%	-6.2%
\$6,000,000	0.0131	0.0177	0.0278	0.0463	0.0144	0.0180	0.0297	0.0497	-9.0%	-1.7%	-6.4%	-6.8%
\$7,000,000	0.0110	0.0157	0.0243	0.0404	0.0123	0.0161	0.0261	0.0435	-10.6%	-2.5%	-6.9%	-7.1%
\$8,000,000	0.0093	0.0138	0.0217	0.0360	0.0108	0.0144	0.0233	0.0388	-13.9%	-4.2%	-6.9%	-7.2%
\$9,000,000	0.0081	0.0120	0.0196	0.0323	0.0096	0.0129	0.0213	0.0349	-15.6%	-7.0%	-8.0%	-7.4%
\$10,000,000	0.0071	0.0105	0.0180	0.0294	0.0087	0.0119	0.0196	0.0318	-18.4%	-11.8%	-8.2%	-7.5%

* Adjusted.
HG A+B = HG I, HG C+D = HG 2, HG E+F = HG 3, HG G = HG 4