

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors

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

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

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

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

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

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

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

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

Page 10 compares the proposed 2015 excess loss factors with the current 2014 excess loss factors.

Exhibit I

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

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal	395,438						
	P.T.	3,507,690						
	PP	177,595						
	T.T.	20,884						
	MO	1,435						
II.	Injury Type	Hazard Group						
	Fatal	281,060	307,611	337,264	370,491	407,855	450,029	497,817
	P.T.	2,027,657	2,333,553	2,715,229	3,195,153	3,803,015	4,578,142	5,572,723
	PP	120,913	138,232	158,031	180,667	206,544	236,128	269,949
	T.T.	18,883	19,606	20,356	21,136	21,945	22,786	23,658
	MO	1,262	1,330	1,403	1,479	1,560	1,645	1,734

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	2,324,242	0.010	Death	14,019,314	0.011	Death	28,996,866	0.012	Death	15,528,538	0.015
P.T.	5,578,181	0.024	P.T.	36,960,009	0.029	P.T.	82,157,787	0.034	P.T.	45,550,377	0.044
PP	113,887,868	0.490	PP	757,042,939	0.594	PP	1,498,171,414	0.620	PP	679,114,715	0.656
T.T.	74,143,326	0.319	T.T.	299,503,519	0.235	T.T.	553,356,861	0.229	T.T.	211,188,112	0.204
Medical Only	36,490,603	0.157	Medical Only	166,957,281	0.131	Medical Only	253,722,578	0.105	Medical Only	83,854,103	0.081
Total	232,424,220		Total	1,274,483,062		Total	2,416,405,506		Total	1,035,235,845	
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	38,784,968	0.018	Death	27,139,681	0.023	Death	16,786,236	0.055			
P.T.	105,581,301	0.049	P.T.	87,318,974	0.074	P.T.	30,215,225	0.099			
PP	1,484,602,378	0.689	PP	823,630,321	0.698	PP	212,727,394	0.697			
T.T.	405,087,441	0.188	T.T.	188,797,781	0.160	T.T.	33,877,677	0.111			
Medical Only	120,664,344	0.056	Medical Only	53,099,376	0.045	Medical Only	11,597,763	0.038			
Total	2,154,720,432		Total	1,179,986,133		Total	305,204,295				

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group A

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.010	0.9713	0.0097	0.024	0.9943	0.0239	0.490	0.9176	0.4496	0.319	0.6261	0.1997	0.157	0.1200	0.0188	0.7017	0.9850
\$15,000		0.9576	0.0096		0.9914	0.0238		0.8806	0.4315		0.5224	0.1667		0.0822	0.0129	0.6445	
\$20,000		0.9442	0.0094		0.9886	0.0237		0.8460	0.4146		0.4455	0.1421		0.0622	0.0098	0.5996	
\$25,000		0.9310	0.0093		0.9858	0.0237		0.8136	0.3987		0.3859	0.1231		0.0497	0.0078	0.5626	
\$30,000		0.9179	0.0092		0.9831	0.0236		0.7830	0.3837		0.3386	0.1080		0.0412	0.0065	0.5310	
\$35,000		0.9050	0.0090		0.9803	0.0235		0.7540	0.3695		0.3002	0.0957		0.0351	0.0055	0.5032	
\$40,000		0.8922	0.0089		0.9776	0.0235		0.7265	0.3560		0.2683	0.0856		0.0304	0.0048	0.4788	
\$50,000		0.8671	0.0087		0.9722	0.0233		0.6754	0.3309		0.2185	0.0697		0.0239	0.0038	0.4364	
\$75,000		0.8073	0.0081		0.9590	0.0230		0.5655	0.2771		0.1385	0.0442		0.0115	0.0018	0.3542	
\$100,000		0.7524	0.0075		0.9463	0.0227		0.4766	0.2336		0.0907	0.0289		0.0070	0.0011	0.2938	
\$125,000		0.7020	0.0070		0.9342	0.0224		0.4056	0.1988		0.0618	0.0197		0.0045	0.0007	0.2486	
\$150,000		0.6556	0.0066		0.9225	0.0221		0.3496	0.1713		0.0444	0.0142		0.0032	0.0005	0.2147	
\$175,000		0.6129	0.0061		0.9110	0.0219		0.3051	0.1495		0.0334	0.0106		0.0022	0.0004	0.1885	
\$200,000		0.5733	0.0057		0.8998	0.0216		0.2693	0.1320		0.0257	0.0082		0.0016	0.0002	0.1677	
\$225,000		0.5363	0.0054		0.8888	0.0213		0.2401	0.1176		0.0202	0.0064		0.0011	0.0002	0.1509	
\$250,000		0.5017	0.0050		0.8780	0.0211		0.2162	0.1060		0.0161	0.0051		0.0007	0.0001	0.1373	
\$275,000		0.4694	0.0047		0.8675	0.0208		0.1965	0.0963		0.0130	0.0042		0.0004	0.0001	0.1261	
\$300,000		0.4397	0.0044		0.8560	0.0205		0.1799	0.0881		0.0107	0.0034		0.0002	0.0000	0.1164	
\$325,000		0.4127	0.0041		0.8448	0.0203		0.1660	0.0814		0.0089	0.0029		0.0001	0.0000	0.1087	
\$350,000		0.3877	0.0039		0.8370	0.0201		0.1543	0.0756		0.0075	0.0024		0.0000	0.0000	0.1020	
\$375,000		0.3650	0.0037		0.8287	0.0199		0.1442	0.0706		0.0063	0.0020		0.0000	0.0000	0.0962	
\$400,000		0.3448	0.0034		0.8193	0.0197		0.1353	0.0663		0.0053	0.0017		0.0000	0.0000	0.0911	
\$425,000		0.3268	0.0033		0.8091	0.0194		0.1274	0.0624		0.0045	0.0014		0.0000	0.0000	0.0865	
\$450,000		0.3107	0.0031		0.7986	0.0192		0.1205	0.0590		0.0037	0.0012		0.0000	0.0000	0.0825	
\$475,000		0.2962	0.0030		0.7881	0.0189		0.1142	0.0560		0.0032	0.0010		0.0000	0.0000	0.0789	
\$500,000		0.2831	0.0028		0.7776	0.0187		0.1086	0.0532		0.0027	0.0009		0.0000	0.0000	0.0756	
\$600,000		0.2411	0.0024		0.7388	0.0177		0.0909	0.0445		0.0015	0.0005		0.0000	0.0000	0.0651	
\$700,000		0.2105	0.0021		0.7044	0.0169		0.0782	0.0383		0.0009	0.0003		0.0000	0.0000	0.0576	
\$800,000		0.1871	0.0019		0.6730	0.0162		0.0687	0.0336		0.0006	0.0002		0.0000	0.0000	0.0519	
\$900,000		0.1687	0.0017		0.6438	0.0155		0.0612	0.0300		0.0004	0.0001		0.0000	0.0000	0.0473	
\$1,000,000		0.1537	0.0015		0.6163	0.0148		0.0553	0.0271		0.0003	0.0001		0.0000	0.0000	0.0435	
\$2,000,000		0.0835	0.0008		0.4136	0.0099		0.0283	0.0139		0.0001	0.0000		0.0000	0.0000	0.0246	
\$3,000,000		0.0586	0.0006		0.3000	0.0072		0.0194	0.0095		0.0000	0.0000		0.0000	0.0000	0.0173	
\$4,000,000		0.0458	0.0005		0.2303	0.0055		0.0149	0.0073		0.0000	0.0000		0.0000	0.0000	0.0133	
\$5,000,000		0.0378	0.0004		0.1838	0.0044		0.0122	0.0060		0.0000	0.0000		0.0000	0.0000	0.0108	
\$6,000,000		0.0322	0.0003		0.1506	0.0036		0.0104	0.0051		0.0000	0.0000		0.0000	0.0000	0.0090	
\$7,000,000		0.0280	0.0003		0.1258	0.0030		0.0090	0.0044		0.0000	0.0000		0.0000	0.0000	0.0077	
\$8,000,000		0.0246	0.0002		0.1066	0.0026		0.0079	0.0039		0.0000	0.0000		0.0000	0.0000	0.0067	
\$9,000,000		0.0217	0.0002		0.0912	0.0022		0.0070	0.0034		0.0000	0.0000		0.0000	0.0000	0.0058	
\$10,000,000		0.0192	0.0002		0.0787	0.0019		0.0062	0.0030		0.0000	0.0000		0.0000	0.0000	0.0051	

Death Average Cost Per Case	\$281,060	Target Cost Ratio	0.9850
P.T. Average Cost Per Case	\$2,027,657	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$120,913	Assessment Factor	1.000
T.T. Average Cost Per Case	\$18,883		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group B

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.011	0.9736	0.0107	0.029	0.9950	0.0289	0.594	0.9272	0.5508	0.235	0.6352	0.1493	0.131	0.1259	0.0165	0.7562	0.9850
\$15,000		0.9611	0.0106		0.9926	0.0288		0.8942	0.5311		0.5323	0.1251		0.0865	0.0113	0.7069	
\$20,000		0.9488	0.0104		0.9901	0.0287		0.8631	0.5127		0.4556	0.1071		0.0655	0.0086	0.6675	
\$25,000		0.9367	0.0103		0.9876	0.0286		0.8337	0.4952		0.3959	0.0930		0.0524	0.0069	0.6340	
\$30,000		0.9247	0.0102		0.9852	0.0286		0.8058	0.4787		0.3482	0.0818		0.0435	0.0057	0.6050	
\$35,000		0.9128	0.0100		0.9828	0.0285		0.7793	0.4629		0.3094	0.0727		0.0371	0.0049	0.5790	
\$40,000		0.9010	0.0099		0.9805	0.0284		0.7541	0.4479		0.2771	0.0651		0.0322	0.0042	0.5555	
\$50,000		0.8778	0.0097		0.9758	0.0283		0.7069	0.4199		0.2266	0.0532		0.0253	0.0033	0.5144	
\$75,000		0.8224	0.0090		0.9642	0.0280		0.6041	0.3589		0.1453	0.0341		0.0126	0.0017	0.4317	
\$100,000		0.7708	0.0085		0.9529	0.0276		0.5188	0.3082		0.0963	0.0226		0.0077	0.0010	0.3679	
\$125,000		0.7232	0.0080		0.9420	0.0273		0.4482	0.2662		0.0661	0.0155		0.0050	0.0007	0.3177	
\$150,000		0.6792	0.0075		0.9316	0.0270		0.3905	0.2319		0.0476	0.0112		0.0035	0.0005	0.2781	
\$175,000		0.6383	0.0070		0.9215	0.0267		0.3436	0.2041		0.0358	0.0084		0.0025	0.0003	0.2465	
\$200,000		0.6003	0.0066		0.9116	0.0264		0.3052	0.1813		0.0277	0.0065		0.0018	0.0002	0.2210	
\$225,000		0.5648	0.0062		0.9018	0.0262		0.2735	0.1624		0.0219	0.0051		0.0013	0.0002	0.2001	
\$250,000		0.5315	0.0058		0.8922	0.0259		0.2469	0.1467		0.0174	0.0041		0.0009	0.0001	0.1826	
\$275,000		0.5000	0.0055		0.8827	0.0256		0.2247	0.1335		0.0141	0.0033		0.0006	0.0001	0.1680	
\$300,000		0.4705	0.0052		0.8734	0.0253		0.2060	0.1224		0.0117	0.0027		0.0003	0.0000	0.1556	
\$325,000		0.4432	0.0049		0.8645	0.0251		0.1900	0.1129		0.0098	0.0023		0.0001	0.0000	0.1452	
\$350,000		0.4181	0.0046		0.8535	0.0248		0.1762	0.1047		0.0082	0.0019		0.0001	0.0000	0.1360	
\$375,000		0.3948	0.0043		0.8445	0.0245		0.1646	0.0977		0.0069	0.0016		0.0000	0.0000	0.1281	
\$400,000		0.3735	0.0041		0.8377	0.0243		0.1544	0.0917		0.0059	0.0014		0.0000	0.0000	0.1215	
\$425,000		0.3539	0.0039		0.8307	0.0241		0.1454	0.0864		0.0050	0.0012		0.0000	0.0000	0.1156	
\$450,000		0.3365	0.0037		0.8228	0.0239		0.1374	0.0816		0.0042	0.0010		0.0000	0.0000	0.1102	
\$475,000		0.3208	0.0035		0.8142	0.0236		0.1303	0.0774		0.0032	0.0007		0.0000	0.0000	0.1052	
\$500,000		0.3066	0.0034		0.8052	0.0234		0.1239	0.0736		0.0027	0.0006		0.0000	0.0000	0.1010	
\$600,000		0.2610	0.0029		0.7689	0.0223		0.1036	0.0615		0.0015	0.0004		0.0000	0.0000	0.0871	
\$700,000		0.2279	0.0025		0.7358	0.0213		0.0891	0.0529		0.0009	0.0002		0.0000	0.0000	0.0769	
\$800,000		0.2026	0.0022		0.7060	0.0205		0.0782	0.0465		0.0006	0.0001		0.0000	0.0000	0.0693	
\$900,000		0.1827	0.0020		0.6785	0.0197		0.0697	0.0414		0.0004	0.0001		0.0000	0.0000	0.0632	
\$1,000,000		0.1665	0.0018		0.6527	0.0189		0.0629	0.0374		0.0003	0.0001		0.0000	0.0000	0.0582	
\$2,000,000		0.0903	0.0010		0.4556	0.0132		0.0322	0.0191		0.0001	0.0000		0.0000	0.0000	0.0333	
\$3,000,000		0.0634	0.0007		0.3376	0.0098		0.0219	0.0130		0.0000	0.0000		0.0000	0.0000	0.0235	
\$4,000,000		0.0495	0.0005		0.2630	0.0076		0.0168	0.0100		0.0000	0.0000		0.0000	0.0000	0.0181	
\$5,000,000		0.0408	0.0004		0.2123	0.0062		0.0138	0.0082		0.0000	0.0000		0.0000	0.0000	0.0148	
\$6,000,000		0.0349	0.0004		0.1758	0.0051		0.0117	0.0069		0.0000	0.0000		0.0000	0.0000	0.0124	
\$7,000,000		0.0304	0.0003		0.1483	0.0043		0.0102	0.0060		0.0000	0.0000		0.0000	0.0000	0.0106	
\$8,000,000		0.0268	0.0003		0.1269	0.0037		0.0090	0.0053		0.0000	0.0000		0.0000	0.0000	0.0093	
\$9,000,000		0.0239	0.0003		0.1097	0.0032		0.0080	0.0048		0.0000	0.0000		0.0000	0.0000	0.0083	
\$10,000,000		0.0214	0.0002		0.0957	0.0028		0.0072	0.0043		0.0000	0.0000		0.0000	0.0000	0.0073	

Death Average Cost Per Case	\$307,611	Target Cost Ratio	0.9850
P.T. Average Cost Per Case	\$2,333,553	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$138,232	Assessment Factor	1.000
T.T. Average Cost Per Case	\$19,606		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group C

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.012	0.9759	0.0117	0.034	0.9957	0.0339	0.620	0.9358	0.5802	0.229	0.6442	0.1475	0.105	0.1320	0.0139	0.7872	0.9850
\$15,000		0.9644	0.0116		0.9936	0.0338		0.9064	0.5620		0.5422	0.1242		0.0910	0.0096	0.7412	
\$20,000		0.9531	0.0114		0.9915	0.0337		0.8784	0.5446		0.4657	0.1067		0.0690	0.0072	0.7036	
\$25,000		0.9420	0.0113		0.9894	0.0336		0.8519	0.5282		0.4059	0.0929		0.0553	0.0058	0.6718	
\$30,000		0.9310	0.0112		0.9873	0.0336		0.8266	0.5125		0.3579	0.0820		0.0460	0.0048	0.6441	
\$35,000		0.9201	0.0110		0.9852	0.0335		0.8025	0.4975		0.3187	0.0730		0.0392	0.0041	0.6191	
\$40,000		0.9093	0.0109		0.9831	0.0334		0.7794	0.4832		0.2861	0.0655		0.0341	0.0036	0.5966	
\$50,000		0.8880	0.0107		0.9791	0.0333		0.7360	0.4563		0.2348	0.0538		0.0268	0.0028	0.5569	
\$75,000		0.8366	0.0100		0.9690	0.0329		0.6405	0.3971		0.1522	0.0349		0.0138	0.0014	0.4763	
\$100,000		0.7885	0.0095		0.9592	0.0326		0.5596	0.3470		0.1022	0.0234		0.0084	0.0009	0.4134	
\$125,000		0.7437	0.0089		0.9496	0.0323		0.4908	0.3043		0.0706	0.0162		0.0056	0.0006	0.3623	
\$150,000		0.7020	0.0084		0.9404	0.0320		0.4327	0.2683		0.0510	0.0117		0.0039	0.0004	0.3208	
\$175,000		0.6631	0.0080		0.9315	0.0317		0.3842	0.2382		0.0384	0.0088		0.0029	0.0003	0.2870	
\$200,000		0.6267	0.0075		0.9228	0.0314		0.3437	0.2131		0.0298	0.0068		0.0021	0.0002	0.2590	
\$225,000		0.5927	0.0071		0.9142	0.0311		0.3097	0.1920		0.0236	0.0054		0.0015	0.0002	0.2358	
\$250,000		0.5607	0.0067		0.9057	0.0308		0.2810	0.1742		0.0189	0.0043		0.0011	0.0001	0.2161	
\$275,000		0.5304	0.0064		0.8974	0.0305		0.2564	0.1590		0.0154	0.0035		0.0007	0.0001	0.1995	
\$300,000		0.5017	0.0060		0.8892	0.0302		0.2354	0.1459		0.0127	0.0029		0.0005	0.0000	0.1850	
\$325,000		0.4746	0.0057		0.8811	0.0300		0.2174	0.1348		0.0106	0.0024		0.0002	0.0000	0.1729	
\$350,000		0.4493	0.0054		0.8732	0.0297		0.2019	0.1252		0.0090	0.0021		0.0001	0.0000	0.1624	
\$375,000		0.4259	0.0051		0.8655	0.0294		0.1882	0.1167		0.0076	0.0017		0.0000	0.0000	0.1529	
\$400,000		0.4041	0.0048		0.8568	0.0291		0.1763	0.1093		0.0065	0.0015		0.0000	0.0000	0.1447	
\$425,000		0.3839	0.0046		0.8475	0.0288		0.1660	0.1029		0.0055	0.0013		0.0000	0.0000	0.1376	
\$450,000		0.3650	0.0044		0.8413	0.0286		0.1569	0.0973		0.0048	0.0011		0.0000	0.0000	0.1314	
\$475,000		0.3480	0.0042		0.8355	0.0284		0.1487	0.0922		0.0040	0.0009		0.0000	0.0000	0.1257	
\$500,000		0.3325	0.0040		0.8292	0.0282		0.1413	0.0876		0.0027	0.0006		0.0000	0.0000	0.1204	
\$600,000		0.2831	0.0034		0.7995	0.0272		0.1181	0.0732		0.0015	0.0003		0.0000	0.0000	0.1041	
\$700,000		0.2471	0.0030		0.7683	0.0261		0.1016	0.0630		0.0009	0.0002		0.0000	0.0000	0.0923	
\$800,000		0.2197	0.0026		0.7397	0.0251		0.0891	0.0553		0.0006	0.0001		0.0000	0.0000	0.0831	
\$900,000		0.1981	0.0024		0.7136	0.0243		0.0795	0.0493		0.0004	0.0001		0.0000	0.0000	0.0761	
\$1,000,000		0.1805	0.0022		0.6894	0.0234		0.0717	0.0445		0.0003	0.0001		0.0000	0.0000	0.0702	
\$2,000,000		0.0980	0.0012		0.5012	0.0170		0.0366	0.0227		0.0001	0.0000		0.0000	0.0000	0.0409	
\$3,000,000		0.0687	0.0008		0.3804	0.0129		0.0249	0.0154		0.0000	0.0000		0.0000	0.0000	0.0291	
\$4,000,000		0.0535	0.0006		0.3011	0.0102		0.0190	0.0118		0.0000	0.0000		0.0000	0.0000	0.0226	
\$5,000,000		0.0442	0.0005		0.2460	0.0084		0.0155	0.0096		0.0000	0.0000		0.0000	0.0000	0.0185	
\$6,000,000		0.0378	0.0005		0.2059	0.0070		0.0132	0.0082		0.0000	0.0000		0.0000	0.0000	0.0157	
\$7,000,000		0.0330	0.0004		0.1753	0.0060		0.0115	0.0071		0.0000	0.0000		0.0000	0.0000	0.0135	
\$8,000,000		0.0293	0.0004		0.1514	0.0051		0.0102	0.0063		0.0000	0.0000		0.0000	0.0000	0.0118	
\$9,000,000		0.0262	0.0003		0.1321	0.0045		0.0091	0.0057		0.0000	0.0000		0.0000	0.0000	0.0105	
\$10,000,000		0.0236	0.0003		0.1162	0.0040		0.0083	0.0051		0.0000	0.0000		0.0000	0.0000	0.0094	

Death Average Cost Per Case	\$337,264	Target Cost Ratio	0.9850
P.T. Average Cost Per Case	\$2,715,229	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$158,031	Assessment Factor	1.000
T.T. Average Cost Per Case	\$20,356		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group D

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.015	0.9780	0.0147	0.044	0.9964	0.0438	0.656	0.9435	0.6189	0.204	0.6532	0.1332	0.081	0.1384	0.0112	0.8218	0.9850
\$15,000		0.9675	0.0145		0.9946	0.0438		0.9173	0.6017		0.5520	0.1126		0.0956	0.0077	0.7803	
\$20,000		0.9572	0.0144		0.9928	0.0437		0.8923	0.5853		0.4758	0.0971		0.0727	0.0059	0.7464	
\$25,000		0.9470	0.0142		0.9910	0.0436		0.8684	0.5697		0.4159	0.0848		0.0583	0.0047	0.7170	
\$30,000		0.9369	0.0141		0.9892	0.0435		0.8455	0.5547		0.3676	0.0750		0.0485	0.0039	0.6912	
\$35,000		0.9269	0.0139		0.9874	0.0434		0.8236	0.5403		0.3281	0.0669		0.0414	0.0034	0.6679	
\$40,000		0.9170	0.0138		0.9856	0.0434		0.8025	0.5265		0.2951	0.0602		0.0360	0.0029	0.6468	
\$50,000		0.8975	0.0135		0.9821	0.0432		0.7628	0.5004		0.2431	0.0496		0.0284	0.0023	0.6090	
\$75,000		0.8501	0.0128		0.9735	0.0428		0.6744	0.4424		0.1594	0.0325		0.0181	0.0015	0.5320	
\$100,000		0.8054	0.0121		0.9651	0.0425		0.5985	0.3926		0.1082	0.0221		0.0093	0.0008	0.4701	
\$125,000		0.7634	0.0115		0.9568	0.0421		0.5326	0.3494		0.0754	0.0154		0.0062	0.0005	0.4189	
\$150,000		0.7241	0.0109		0.9487	0.0417		0.4754	0.3119		0.0546	0.0111		0.0043	0.0004	0.3760	
\$175,000		0.6872	0.0103		0.9409	0.0414		0.4263	0.2796		0.0412	0.0084		0.0032	0.0003	0.3400	
\$200,000		0.6526	0.0098		0.9333	0.0411		0.3843	0.2521		0.0321	0.0065		0.0024	0.0002	0.3097	
\$225,000		0.6200	0.0093		0.9258	0.0407		0.3484	0.2286		0.0255	0.0052		0.0018	0.0001	0.2839	
\$250,000		0.5893	0.0088		0.9185	0.0404		0.3178	0.2085		0.0205	0.0042		0.0013	0.0001	0.2620	
\$275,000		0.5603	0.0084		0.9112	0.0401		0.2913	0.1911		0.0167	0.0034		0.0009	0.0001	0.2431	
\$300,000		0.5327	0.0080		0.9041	0.0398		0.2683	0.1760		0.0138	0.0028		0.0006	0.0001	0.2267	
\$325,000		0.5063	0.0076		0.8970	0.0395		0.2482	0.1628		0.0115	0.0024		0.0004	0.0000	0.2123	
\$350,000		0.4813	0.0072		0.8901	0.0392		0.2307	0.1513		0.0098	0.0020		0.0002	0.0000	0.1997	
\$375,000		0.4578	0.0069		0.8832	0.0389		0.2154	0.1413		0.0083	0.0017		0.0001	0.0000	0.1888	
\$400,000		0.4359	0.0065		0.8763	0.0386		0.2019	0.1325		0.0071	0.0014		0.0000	0.0000	0.1790	
\$425,000		0.4154	0.0062		0.8697	0.0383		0.1899	0.1246		0.0061	0.0012		0.0000	0.0000	0.1703	
\$450,000		0.3961	0.0059		0.8632	0.0380		0.1792	0.1175		0.0053	0.0011		0.0000	0.0000	0.1625	
\$475,000		0.3782	0.0057		0.8551	0.0376		0.1697	0.1113		0.0045	0.0009		0.0000	0.0000	0.1555	
\$500,000		0.3614	0.0054		0.8475	0.0373		0.1614	0.1059		0.0038	0.0008		0.0000	0.0000	0.1494	
\$600,000		0.3075	0.0046		0.8266	0.0364		0.1347	0.0884		0.0015	0.0003		0.0000	0.0000	0.1297	
\$700,000		0.2685	0.0040		0.8011	0.0352		0.1158	0.0760		0.0009	0.0002		0.0000	0.0000	0.1154	
\$800,000		0.2387	0.0036		0.7745	0.0341		0.1016	0.0666		0.0006	0.0001		0.0000	0.0000	0.1044	
\$900,000		0.2152	0.0032		0.7495	0.0330		0.0905	0.0594		0.0004	0.0001		0.0000	0.0000	0.0957	
\$1,000,000		0.1961	0.0029		0.7264	0.0320		0.0817	0.0536		0.0003	0.0001		0.0000	0.0000	0.0886	
\$2,000,000		0.1064	0.0016		0.5494	0.0242		0.0417	0.0273		0.0001	0.0000		0.0000	0.0000	0.0531	
\$3,000,000		0.0745	0.0011		0.4283	0.0188		0.0282	0.0185		0.0000	0.0000		0.0000	0.0000	0.0384	
\$4,000,000		0.0581	0.0009		0.3450	0.0152		0.0215	0.0141		0.0000	0.0000		0.0000	0.0000	0.0302	
\$5,000,000		0.0479	0.0007		0.2856	0.0126		0.0175	0.0115		0.0000	0.0000		0.0000	0.0000	0.0248	
\$6,000,000		0.0410	0.0006		0.2415	0.0106		0.0149	0.0097		0.0000	0.0000		0.0000	0.0000	0.0209	
\$7,000,000		0.0359	0.0005		0.2077	0.0091		0.0129	0.0085		0.0000	0.0000		0.0000	0.0000	0.0181	
\$8,000,000		0.0319	0.0005		0.1809	0.0080		0.0115	0.0075		0.0000	0.0000		0.0000	0.0000	0.0160	
\$9,000,000		0.0286	0.0004		0.1592	0.0070		0.0103	0.0068		0.0000	0.0000		0.0000	0.0000	0.0142	
\$10,000,000		0.0259	0.0004		0.1413	0.0062		0.0094	0.0062		0.0000	0.0000		0.0000	0.0000	0.0128	

Death Average Cost Per Case	\$370,491	Target Cost Ratio	0.9850
P.T. Average Cost Per Case	\$3,195,153	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$180,667	Assessment Factor	1.000
T.T. Average Cost Per Case	\$21,136		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group E

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.018	0.9799	0.0176	0.049	0.9970	0.0489	0.689	0.9503	0.6547	0.188	0.6620	0.1245	0.056	0.1450	0.0081	0.8538	0.9850
\$15,000		0.9703	0.0175		0.9954	0.0488		0.9270	0.6387		0.5617	0.1056		0.1005	0.0056	0.8162	
\$20,000		0.9609	0.0173		0.9939	0.0487		0.9046	0.6233		0.4859	0.0913		0.0765	0.0043	0.7849	
\$25,000		0.9516	0.0171		0.9924	0.0486		0.8832	0.6085		0.4260	0.0801		0.0615	0.0034	0.7577	
\$30,000		0.9424	0.0170		0.9909	0.0486		0.8626	0.5943		0.3775	0.0710		0.0512	0.0029	0.7338	
\$35,000		0.9333	0.0168		0.9894	0.0485		0.8428	0.5807		0.3376	0.0635		0.0438	0.0025	0.7120	
\$40,000		0.9243	0.0166		0.9879	0.0484		0.8236	0.5675		0.3043	0.0572		0.0381	0.0021	0.6918	
\$50,000		0.9064	0.0163		0.9849	0.0483		0.7873	0.5425		0.2515	0.0473		0.0301	0.0017	0.6561	
\$75,000		0.8629	0.0155		0.9776	0.0479		0.7060	0.4864		0.1667	0.0313		0.0193	0.0011	0.5822	
\$100,000		0.8215	0.0148		0.9705	0.0476		0.6352	0.4377		0.1145	0.0215		0.0102	0.0006	0.5222	
\$125,000		0.7823	0.0141		0.9634	0.0472		0.5728	0.3947		0.0804	0.0151		0.0068	0.0004	0.4715	
\$150,000		0.7454	0.0134		0.9565	0.0469		0.5176	0.3566		0.0584	0.0110		0.0048	0.0003	0.4282	
\$175,000		0.7106	0.0128		0.9496	0.0465		0.4690	0.3231		0.0441	0.0083		0.0035	0.0002	0.3909	
\$200,000		0.6777	0.0122		0.9430	0.0462		0.4264	0.2938		0.0344	0.0065		0.0027	0.0002	0.3589	
\$225,000		0.6467	0.0116		0.9366	0.0459		0.3892	0.2682		0.0275	0.0052		0.0020	0.0001	0.3310	
\$250,000		0.6174	0.0111		0.9303	0.0456		0.3570	0.2460		0.0222	0.0042		0.0015	0.0001	0.3070	
\$275,000		0.5895	0.0106		0.9240	0.0453		0.3288	0.2266		0.0181	0.0034		0.0011	0.0001	0.2860	
\$300,000		0.5631	0.0101		0.9179	0.0450		0.3041	0.2096		0.0150	0.0028		0.0008	0.0000	0.2675	
\$325,000		0.5378	0.0097		0.9118	0.0447		0.2824	0.1946		0.0125	0.0024		0.0005	0.0000	0.2514	
\$350,000		0.5137	0.0092		0.9058	0.0444		0.2631	0.1813		0.0106	0.0020		0.0003	0.0000	0.2369	
\$375,000		0.4905	0.0088		0.8998	0.0441		0.2460	0.1695		0.0091	0.0017		0.0002	0.0000	0.2241	
\$400,000		0.4686	0.0084		0.8939	0.0438		0.2308	0.1590		0.0078	0.0015		0.0001	0.0000	0.2127	
\$425,000		0.4479	0.0081		0.8881	0.0435		0.2173	0.1497		0.0067	0.0013		0.0000	0.0000	0.2026	
\$450,000		0.4285	0.0077		0.8823	0.0432		0.2052	0.1414		0.0058	0.0011		0.0000	0.0000	0.1934	
\$475,000		0.4103	0.0074		0.8766	0.0430		0.1943	0.1339		0.0050	0.0009		0.0000	0.0000	0.1852	
\$500,000		0.3930	0.0071		0.8710	0.0427		0.1845	0.1271		0.0043	0.0008		0.0000	0.0000	0.1777	
\$600,000		0.3348	0.0060		0.8466	0.0415		0.1538	0.1060		0.0015	0.0003		0.0000	0.0000	0.1538	
\$700,000		0.2922	0.0053		0.8293	0.0406		0.1321	0.0910		0.0009	0.0002		0.0000	0.0000	0.1371	
\$800,000		0.2597	0.0047		0.8085	0.0396		0.1158	0.0798		0.0006	0.0001		0.0000	0.0000	0.1242	
\$900,000		0.2342	0.0042		0.7860	0.0385		0.1032	0.0711		0.0004	0.0001		0.0000	0.0000	0.1139	
\$1,000,000		0.2134	0.0038		0.7642	0.0374		0.0931	0.0641		0.0003	0.0001		0.0000	0.0000	0.1054	
\$2,000,000		0.1158	0.0021		0.5988	0.0293		0.0474	0.0327		0.0001	0.0000		0.0000	0.0000	0.0641	
\$3,000,000		0.0811	0.0015		0.4806	0.0235		0.0321	0.0221		0.0000	0.0000		0.0000	0.0000	0.0471	
\$4,000,000		0.0631	0.0011		0.3947	0.0193		0.0244	0.0168		0.0000	0.0000		0.0000	0.0000	0.0372	
\$5,000,000		0.0520	0.0009		0.3315	0.0162		0.0198	0.0137		0.0000	0.0000		0.0000	0.0000	0.0308	
\$6,000,000		0.0445	0.0008		0.2835	0.0139		0.0168	0.0116		0.0000	0.0000		0.0000	0.0000	0.0263	
\$7,000,000		0.0390	0.0007		0.2461	0.0121		0.0146	0.0101		0.0000	0.0000		0.0000	0.0000	0.0229	
\$8,000,000		0.0347	0.0006		0.2163	0.0106		0.0130	0.0089		0.0000	0.0000		0.0000	0.0000	0.0201	
\$9,000,000		0.0313	0.0006		0.1919	0.0094		0.0117	0.0080		0.0000	0.0000		0.0000	0.0000	0.0180	
\$10,000,000		0.0284	0.0005		0.1716	0.0084		0.0106	0.0073		0.0000	0.0000		0.0000	0.0000	0.0162	

Death Average Cost Per Case	\$407,855	Target Cost Ratio	0.9850
P.T. Average Cost Per Case	\$3,803,015	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$206,544	Assessment Factor	1.000
T.T. Average Cost Per Case	\$21,945		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group F

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.023	0.9817	0.0226	0.074	0.9975	0.0738	0.698	0.9563	0.6675	0.160	0.6707	0.1073	0.045	0.1519	0.0068	0.8780	0.9850
\$15,000		0.9730	0.0224		0.9962	0.0737		0.9356	0.6531		0.5714	0.0914		0.1056	0.0048	0.8454	
\$20,000		0.9644	0.0222		0.9950	0.0736		0.9157	0.6392		0.4959	0.0793		0.0805	0.0036	0.8179	
\$25,000		0.9560	0.0220		0.9937	0.0735		0.8965	0.6258		0.4361	0.0698		0.0648	0.0029	0.7940	
\$30,000		0.9476	0.0218		0.9924	0.0734		0.8780	0.6129		0.3874	0.0620		0.0540	0.0024	0.7725	
\$35,000		0.9393	0.0216		0.9912	0.0733		0.8601	0.6004		0.3472	0.0556		0.0462	0.0021	0.7530	
\$40,000		0.9310	0.0214		0.9899	0.0733		0.8428	0.5883		0.3135	0.0502		0.0403	0.0018	0.7350	
\$50,000		0.9147	0.0210		0.9874	0.0731		0.8098	0.5652		0.2601	0.0416		0.0318	0.0014	0.7023	
\$75,000		0.8749	0.0201		0.9813	0.0726		0.7352	0.5131		0.1740	0.0278		0.0204	0.0009	0.6345	
\$100,000		0.8367	0.0192		0.9753	0.0722		0.6695	0.4673		0.1209	0.0193		0.0111	0.0005	0.5785	
\$125,000		0.8003	0.0184		0.9694	0.0717		0.6110	0.4265		0.0856	0.0137		0.0075	0.0003	0.5306	
\$150,000		0.7658	0.0176		0.9635	0.0713		0.5584	0.3898		0.0625	0.0100		0.0053	0.0002	0.4889	
\$175,000		0.7332	0.0169		0.9577	0.0709		0.5113	0.3569		0.0473	0.0076		0.0039	0.0002	0.4525	
\$200,000		0.7022	0.0162		0.9520	0.0705		0.4691	0.3274		0.0369	0.0059		0.0030	0.0001	0.4201	
\$225,000		0.6728	0.0155		0.9465	0.0700		0.4315	0.3012		0.0295	0.0047		0.0023	0.0001	0.3915	
\$250,000		0.6448	0.0148		0.9410	0.0696		0.3981	0.2779		0.0240	0.0038		0.0018	0.0001	0.3662	
\$275,000		0.6182	0.0142		0.9357	0.0692		0.3687	0.2573		0.0196	0.0031		0.0013	0.0001	0.3439	
\$300,000		0.5929	0.0136		0.9305	0.0689		0.3425	0.2391		0.0163	0.0026		0.0010	0.0000	0.3242	
\$325,000		0.5687	0.0131		0.9253	0.0685		0.3193	0.2229		0.0136	0.0022		0.0007	0.0000	0.3067	
\$350,000		0.5456	0.0125		0.9202	0.0681		0.2985	0.2084		0.0116	0.0019		0.0005	0.0000	0.2909	
\$375,000		0.5233	0.0120		0.9151	0.0677		0.2799	0.1954		0.0099	0.0016		0.0003	0.0000	0.2767	
\$400,000		0.5019	0.0115		0.9100	0.0673		0.2632	0.1837		0.0085	0.0014		0.0001	0.0000	0.2639	
\$425,000		0.4815	0.0111		0.9050	0.0670		0.2481	0.1732		0.0074	0.0012		0.0001	0.0000	0.2525	
\$450,000		0.4620	0.0106		0.9001	0.0666		0.2345	0.1637		0.0064	0.0010		0.0000	0.0000	0.2419	
\$475,000		0.4435	0.0102		0.8952	0.0662		0.2222	0.1551		0.0056	0.0009		0.0000	0.0000	0.2324	
\$500,000		0.4262	0.0098		0.8903	0.0659		0.2111	0.1474		0.0049	0.0008		0.0000	0.0000	0.2239	
\$600,000		0.3653	0.0084		0.8713	0.0645		0.1756	0.1225		0.0015	0.0002		0.0000	0.0000	0.1956	
\$700,000		0.3187	0.0073		0.8506	0.0629		0.1507	0.1052		0.0009	0.0001		0.0000	0.0000	0.1755	
\$800,000		0.2833	0.0065		0.8356	0.0618		0.1321	0.0922		0.0006	0.0001		0.0000	0.0000	0.1606	
\$900,000		0.2554	0.0059		0.8198	0.0607		0.1177	0.0821		0.0004	0.0001		0.0000	0.0000	0.1488	
\$1,000,000		0.2327	0.0054		0.8016	0.0593		0.1061	0.0741		0.0003	0.0000		0.0000	0.0000	0.1388	
\$2,000,000		0.1263	0.0029		0.6479	0.0479		0.0540	0.0377		0.0001	0.0000		0.0000	0.0000	0.0885	
\$3,000,000		0.0884	0.0020		0.5360	0.0397		0.0365	0.0255		0.0000	0.0000		0.0000	0.0000	0.0672	
\$4,000,000		0.0687	0.0016		0.4498	0.0333		0.0277	0.0193		0.0000	0.0000		0.0000	0.0000	0.0542	
\$5,000,000		0.0566	0.0013		0.3838	0.0284		0.0224	0.0157		0.0000	0.0000		0.0000	0.0000	0.0454	
\$6,000,000		0.0484	0.0011		0.3323	0.0246		0.0189	0.0132		0.0000	0.0000		0.0000	0.0000	0.0389	
\$7,000,000		0.0424	0.0010		0.2915	0.0216		0.0165	0.0115		0.0000	0.0000		0.0000	0.0000	0.0341	
\$8,000,000		0.0378	0.0009		0.2584	0.0191		0.0146	0.0102		0.0000	0.0000		0.0000	0.0000	0.0302	
\$9,000,000		0.0341	0.0008		0.2311	0.0171		0.0131	0.0092		0.0000	0.0000		0.0000	0.0000	0.0271	
\$10,000,000		0.0311	0.0007		0.2083	0.0154		0.0120	0.0083		0.0000	0.0000		0.0000	0.0000	0.0244	

Death Average Cost Per Case	\$450,029	Target Cost Ratio	0.9850
P.T. Average Cost Per Case	\$4,578,142	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$236,128	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,786		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group G

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.055	0.9834	0.0541	0.099	0.9979	0.0988	0.697	0.9616	0.6702	0.111	0.6793	0.0754	0.038	0.1590	0.0060	0.9045	0.9850
\$15,000		0.9755	0.0537		0.9969	0.0987		0.9433	0.6575		0.5811	0.0645		0.1109	0.0042	0.8786	
\$20,000		0.9677	0.0532		0.9959	0.0986		0.9256	0.6451		0.5059	0.0562		0.0847	0.0032	0.8563	
\$25,000		0.9600	0.0528		0.9948	0.0985		0.9085	0.6332		0.4462	0.0495		0.0683	0.0026	0.8366	
\$30,000		0.9524	0.0524		0.9938	0.0984		0.8919	0.6216		0.3974	0.0441		0.0570	0.0022	0.8187	
\$35,000		0.9448	0.0520		0.9927	0.0983		0.8758	0.6104		0.3569	0.0396		0.0488	0.0019	0.8022	
\$40,000		0.9374	0.0516		0.9917	0.0982		0.8602	0.5995		0.3229	0.0358		0.0425	0.0016	0.7867	
\$50,000		0.9225	0.0507		0.9896	0.0980		0.8302	0.5787		0.2689	0.0298		0.0337	0.0013	0.7585	
\$75,000		0.8862	0.0487		0.9846	0.0975		0.7620	0.5311		0.1815	0.0201		0.0217	0.0008	0.6982	
\$100,000		0.8512	0.0468		0.9796	0.0970		0.7014	0.4889		0.1274	0.0141		0.0122	0.0005	0.6473	
\$125,000		0.8176	0.0450		0.9747	0.0965		0.6469	0.4509		0.0910	0.0101		0.0083	0.0003	0.6028	
\$150,000		0.7855	0.0432		0.9698	0.0960		0.5974	0.4164		0.0668	0.0074		0.0059	0.0002	0.5632	
\$175,000		0.7549	0.0415		0.9650	0.0955		0.5524	0.3850		0.0506	0.0056		0.0044	0.0002	0.5278	
\$200,000		0.7258	0.0399		0.9602	0.0951		0.5114	0.3564		0.0396	0.0044		0.0034	0.0001	0.4959	
\$225,000		0.6981	0.0384		0.9555	0.0946		0.4742	0.3305		0.0318	0.0035		0.0026	0.0001	0.4671	
\$250,000		0.6716	0.0369		0.9508	0.0941		0.4406	0.3071		0.0259	0.0029		0.0020	0.0001	0.4411	
\$275,000		0.6463	0.0355		0.9463	0.0937		0.4103	0.2860		0.0213	0.0024		0.0016	0.0001	0.4177	
\$300,000		0.6222	0.0342		0.9418	0.0932		0.3831	0.2670		0.0177	0.0020		0.0012	0.0000	0.3964	
\$325,000		0.5991	0.0329		0.9374	0.0928		0.3586	0.2499		0.0148	0.0016		0.0009	0.0000	0.3772	
\$350,000		0.5769	0.0317		0.9331	0.0924		0.3366	0.2346		0.0126	0.0014		0.0006	0.0000	0.3601	
\$375,000		0.5557	0.0306		0.9288	0.0919		0.3167	0.2207		0.0108	0.0012		0.0004	0.0000	0.3444	
\$400,000		0.5351	0.0294		0.9245	0.0915		0.2986	0.2081		0.0093	0.0010		0.0002	0.0000	0.3300	
\$425,000		0.5154	0.0283		0.9203	0.0911		0.2822	0.1967		0.0081	0.0009		0.0001	0.0000	0.3170	
\$450,000		0.4963	0.0273		0.9162	0.0907		0.2673	0.1863		0.0070	0.0008		0.0001	0.0000	0.3051	
\$475,000		0.4779	0.0263		0.9120	0.0903		0.2536	0.1768		0.0061	0.0007		0.0000	0.0000	0.2941	
\$500,000		0.4604	0.0253		0.9079	0.0899		0.2412	0.1681		0.0054	0.0006		0.0000	0.0000	0.2839	
\$600,000		0.3987	0.0219		0.8917	0.0883		0.2011	0.1402		0.0015	0.0002		0.0000	0.0000	0.2506	
\$700,000		0.3484	0.0192		0.8760	0.0867		0.1720	0.1199		0.0009	0.0001		0.0000	0.0000	0.2259	
\$800,000		0.3097	0.0170		0.8628	0.0854		0.1508	0.1051		0.0006	0.0001		0.0000	0.0000	0.2076	
\$900,000		0.2791	0.0154		0.8440	0.0836		0.1342	0.0936		0.0004	0.0000		0.0000	0.0000	0.1926	
\$1,000,000		0.2544	0.0140		0.8325	0.0824		0.1210	0.0843		0.0003	0.0000		0.0000	0.0000	0.1807	
\$2,000,000		0.1381	0.0076		0.6954	0.0688		0.0615	0.0429		0.0001	0.0000		0.0000	0.0000	0.1193	
\$3,000,000		0.0966	0.0053		0.5924	0.0586		0.0415	0.0289		0.0000	0.0000		0.0000	0.0000	0.0928	
\$4,000,000		0.0750	0.0041		0.5089	0.0504		0.0315	0.0219		0.0000	0.0000		0.0000	0.0000	0.0764	
\$5,000,000		0.0618	0.0034		0.4419	0.0437		0.0254	0.0177		0.0000	0.0000		0.0000	0.0000	0.0648	
\$6,000,000		0.0528	0.0029		0.3879	0.0384		0.0214	0.0149		0.0000	0.0000		0.0000	0.0000	0.0562	
\$7,000,000		0.0462	0.0025		0.3440	0.0341		0.0186	0.0130		0.0000	0.0000		0.0000	0.0000	0.0496	
\$8,000,000		0.0412	0.0023		0.3079	0.0305		0.0165	0.0115		0.0000	0.0000		0.0000	0.0000	0.0443	
\$9,000,000		0.0373	0.0020		0.2777	0.0275		0.0148	0.0103		0.0000	0.0000		0.0000	0.0000	0.0398	
\$10,000,000		0.0340	0.0019		0.2521	0.0250		0.0135	0.0094		0.0000	0.0000		0.0000	0.0000	0.0363	

Death Average Cost Per Case	\$497,817	Target Cost Ratio	0.9850
P.T. Average Cost Per Case	\$5,572,723	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$269,949	Assessment Factor	1.000
T.T. Average Cost Per Case	\$23,658		

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 0.9850							HG A	HG B	HG C	HG D	HG E	HG F	HG G	
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	HG A	HG B	HG C	HG D	HG E	HG F	HG G	(24)	(25)	(26)	(27)	(28)	(29)	(30)	
	Pg3 Col(1)	Pg4 Col(1)	Pg5 Col(1)	Pg6 Col(1)	Pg7 Col(1)	Pg8 Col(1)	Pg9 Col(1)	(10)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	(14)*LBA	(15)*LBA	(16)*LBA	Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)							
\$10,000	0.7017	0.7562	0.7872	0.8218	0.8538	0.8780	0.9045	0.6912	0.7449	0.7754	0.8095	0.8410	0.8648	0.8909	0.696	0.750	0.780	0.815	0.846	0.870	0.896	
\$15,000	0.6445	0.7069	0.7412	0.7803	0.8162	0.8454	0.8786	0.6348	0.6963	0.7301	0.7686	0.8040	0.8327	0.8654	0.640	0.701	0.735	0.774	0.809	0.838	0.870	
\$20,000	0.5996	0.6675	0.7036	0.7464	0.7849	0.8179	0.8563	0.5906	0.6575	0.6930	0.7352	0.7731	0.8056	0.8435	0.596	0.663	0.698	0.740	0.778	0.811	0.849	
\$25,000	0.5626	0.6340	0.6718	0.7170	0.7577	0.7940	0.8366	0.5542	0.6245	0.6617	0.7062	0.7463	0.7821	0.8241	0.559	0.630	0.667	0.711	0.751	0.787	0.829	
\$30,000	0.5310	0.6050	0.6441	0.6912	0.7338	0.7725	0.8187	0.5230	0.5959	0.6344	0.6808	0.7228	0.7609	0.8064	0.528	0.601	0.639	0.686	0.728	0.766	0.811	
\$35,000	0.5032	0.5790	0.6191	0.6679	0.7120	0.7530	0.8022	0.4957	0.5703	0.6098	0.6579	0.7013	0.7417	0.7902	0.501	0.575	0.615	0.663	0.706	0.747	0.795	
\$40,000	0.4788	0.5555	0.5966	0.6468	0.6918	0.7350	0.7867	0.4716	0.5472	0.5877	0.6371	0.6814	0.7240	0.7749	0.477	0.552	0.593	0.642	0.686	0.729	0.780	
\$50,000	0.4364	0.5144	0.5569	0.6090	0.6561	0.7023	0.7585	0.4299	0.5067	0.5485	0.5999	0.6463	0.6918	0.7471	0.435	0.512	0.554	0.605	0.651	0.697	0.752	
\$75,000	0.3542	0.4317	0.4763	0.5320	0.5822	0.6345	0.6982	0.3489	0.4252	0.4692	0.5240	0.5735	0.6250	0.6877	0.354	0.430	0.474	0.529	0.579	0.630	0.693	
\$100,000	0.2938	0.3679	0.4134	0.4701	0.5222	0.5785	0.6473	0.2894	0.3624	0.4072	0.4630	0.5144	0.5698	0.6376	0.294	0.367	0.412	0.468	0.519	0.575	0.643	
\$125,000	0.2486	0.3177	0.3623	0.4189	0.4715	0.5306	0.6028	0.2449	0.3129	0.3569	0.4126	0.4644	0.5226	0.5938	0.250	0.318	0.362	0.418	0.469	0.528	0.599	
\$150,000	0.2147	0.2781	0.3208	0.3760	0.4282	0.4889	0.5632	0.2115	0.2739	0.3160	0.3704	0.4218	0.4816	0.5548	0.217	0.279	0.321	0.375	0.427	0.487	0.560	
\$175,000	0.1885	0.2465	0.2870	0.3400	0.3909	0.4525	0.5278	0.1857	0.2428	0.2827	0.3349	0.3850	0.4457	0.5199	0.191	0.248	0.288	0.340	0.390	0.451	0.525	
\$200,000	0.1677	0.2210	0.2590	0.3097	0.3589	0.4201	0.4959	0.1652	0.2177	0.2551	0.3051	0.3535	0.4138	0.4885	0.170	0.223	0.260	0.310	0.359	0.419	0.494	
\$225,000	0.1509	0.2001	0.2358	0.2839	0.3310	0.3915	0.4671	0.1486	0.1971	0.2323	0.2796	0.3260	0.3856	0.4601	0.154	0.202	0.237	0.285	0.331	0.391	0.465	
\$250,000	0.1373	0.1826	0.2161	0.2620	0.3070	0.3662	0.4411	0.1352	0.1799	0.2129	0.2581	0.3024	0.3607	0.4345	0.140	0.185	0.218	0.263	0.307	0.366	0.440	
\$275,000	0.1261	0.1680	0.1995	0.2431	0.2860	0.3439	0.4177	0.1242	0.1655	0.1965	0.2395	0.2817	0.3387	0.4114	0.129	0.171	0.202	0.245	0.287	0.344	0.416	
\$300,000	0.1164	0.1556	0.1850	0.2267	0.2675	0.3242	0.3964	0.1147	0.1533	0.1822	0.2233	0.2635	0.3193	0.3905	0.120	0.158	0.187	0.228	0.269	0.324	0.396	
\$325,000	0.1087	0.1452	0.1729	0.2123	0.2514	0.3067	0.3772	0.1071	0.1430	0.1703	0.2091	0.2476	0.3021	0.3715	0.112	0.148	0.175	0.214	0.253	0.307	0.377	
\$350,000	0.1020	0.1360	0.1624	0.1997	0.2369	0.2909	0.3601	0.1005	0.1340	0.1600	0.1967	0.2333	0.2865	0.3547	0.106	0.139	0.165	0.202	0.238	0.292	0.360	
\$375,000	0.0962	0.1281	0.1529	0.1888	0.2241	0.2767	0.3444	0.0948	0.1262	0.1506	0.1860	0.2207	0.2725	0.3392	0.100	0.131	0.156	0.191	0.226	0.278	0.344	
\$400,000	0.0911	0.1215	0.1447	0.1790	0.2127	0.2639	0.3300	0.0897	0.1197	0.1425	0.1763	0.2095	0.2599	0.3251	0.095	0.125	0.148	0.181	0.215	0.265	0.330	
\$425,000	0.0865	0.1156	0.1376	0.1703	0.2026	0.2525	0.3170	0.0852	0.1139	0.1355	0.1677	0.1996	0.2487	0.3122	0.090	0.119	0.141	0.173	0.205	0.254	0.317	
\$450,000	0.0825	0.1102	0.1314	0.1625	0.1934	0.2419	0.3051	0.0813	0.1085	0.1294	0.1601	0.1905	0.2383	0.3005	0.086	0.114	0.134	0.165	0.196	0.243	0.306	
\$475,000	0.0789	0.1052	0.1257	0.1555	0.1852	0.2324	0.2941	0.0777	0.1036	0.1238	0.1532	0.1824	0.2289	0.2897	0.083	0.109	0.129	0.158	0.187	0.234	0.295	
\$500,000	0.0756	0.1010	0.1204	0.1494	0.1777	0.2239	0.2839	0.0745	0.0995	0.1186	0.1472	0.1750	0.2205	0.2796	0.080	0.105	0.124	0.152	0.180	0.226	0.285	
\$600,000	0.0651	0.0871	0.1041	0.1297	0.1538	0.1956	0.2506	0.0641	0.0858	0.1025	0.1278	0.1515	0.1927	0.2468	0.069	0.091	0.108	0.133	0.157	0.198	0.252	
\$700,000	0.0576	0.0769	0.0923	0.1154	0.1371	0.1755	0.2259	0.0567	0.0757	0.0909	0.1137	0.1350	0.1729	0.2225	0.062	0.081	0.096	0.119	0.140	0.178	0.228	
\$800,000	0.0519	0.0693	0.0831	0.1044	0.1242	0.1606	0.2076	0.0511	0.0683	0.0819	0.1028	0.1223	0.1582	0.2045	0.056	0.073	0.087	0.108	0.127	0.163	0.210	
\$900,000	0.0473	0.0632	0.0761	0.0957	0.1139	0.1488	0.1926	0.0466	0.0623	0.0750	0.0943	0.1122	0.1466	0.1897	0.052	0.067	0.080	0.099	0.117	0.152	0.195	
\$1,000,000	0.0435	0.0582	0.0702	0.0886	0.1054	0.1388	0.1807	0.0428	0.0573	0.0691	0.0873	0.1038	0.1367	0.1780	0.0478	0.0623	0.0741	0.0923	0.1088	0.1417	0.1830	
\$2,000,000	0.0246	0.0333	0.0409	0.0531	0.0641	0.0885	0.1193	0.0242	0.0328	0.0403	0.0523	0.0631	0.0872	0.1175	0.0292	0.0378	0.0453	0.0573	0.0681	0.0922	0.1225	
\$3,000,000	0.0173	0.0235	0.0291	0.0384	0.0471	0.0672	0.0928	0.0170	0.0231	0.0287	0.0378	0.0464	0.0662	0.0914	0.0220	0.0281	0.0337	0.0428	0.0514	0.0712	0.0964	
\$4,000,000	0.0133	0.0181	0.0226	0.0302	0.0372	0.0542	0.0764	0.0131	0.0178	0.0223	0.0297	0.0366	0.0534	0.0753	0.0181	0.0228	0.0273	0.0347	0.0416	0.0584	0.0803	
\$5,000,000	0.0108	0.0148	0.0185	0.0248	0.0308	0.0454	0.0648	0.0106	0.0146	0.0182	0.0244	0.0303	0.0447	0.0638	0.0156	0.0196	0.0232	0.0294	0.0353	0.0497	0.0688	
\$6,000,000	0.0090	0.0124	0.0157	0.0209	0.0263	0.0389	0.0562	0.0089	0.0122	0.0155	0.0206	0.0259	0.0383	0.0554	0.0134	0.0172	0.0205	0.0256	0.0309	0.0433	0.0604	
\$7,000,000	0.0077	0.0106	0.0135	0.0181	0.0229	0.0341	0.0496	0.0076	0.0104	0.0133	0.0178	0.0226	0.0336	0.0489	0.0114	0.0154	0.0183	0.0228	0.0276	0.0386	0.0539	
\$8,000,000	0.0067	0.0093	0.0118	0.0160	0.0201	0.0302	0.0443	0.0066	0.0092	0.0116	0.0158	0.0198	0.0297	0.0436	0.0099	0.0138	0.0166	0.0208	0.0248	0.0347	0.0486	
\$9,000,000	0.0058	0.0083	0.0105	0.0142	0.0180	0.0271	0.0398	0.0057	0.0082	0.0103	0.0140	0.0177	0.0267	0.0392	0.0086	0.0123	0.0153	0.0190	0.0227	0.0317	0.0442	
\$10,000,000	0.0051	0.0073	0.0094	0.0128	0.0162	0.0244	0.0363	0.0050	0.0072	0.0093	0.0126	0.0160	0.0240	0.0358	0.0075	0.0108	0.0140	0.0176	0.0210	0.0290	0.0408	

PENNSYLVANIA
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 4/1/15
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2015 Excess Loss Factors*							2014 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	0.696	0.750	0.780	0.815	0.846	0.870	0.896	0.703	0.745	0.788	0.818	0.849	0.870	0.892	-1.0%	0.7%	-1.0%	-0.4%	-0.4%	0.0%	0.4%
\$15,000	0.640	0.701	0.735	0.774	0.809	0.838	0.870	0.648	0.696	0.744	0.778	0.812	0.837	0.865	-1.2%	0.7%	-1.2%	-0.5%	-0.4%	0.1%	0.6%
\$20,000	0.596	0.663	0.698	0.740	0.778	0.811	0.849	0.605	0.657	0.709	0.745	0.782	0.810	0.843	-1.5%	0.9%	-1.6%	-0.7%	-0.5%	0.1%	0.7%
\$25,000	0.559	0.630	0.667	0.711	0.751	0.787	0.829	0.570	0.624	0.679	0.717	0.756	0.787	0.824	-1.9%	1.0%	-1.8%	-0.8%	-0.7%	0.0%	0.6%
\$30,000	0.528	0.601	0.639	0.686	0.728	0.766	0.811	0.540	0.596	0.652	0.693	0.733	0.766	0.806	-2.2%	0.8%	-2.0%	-1.0%	-0.7%	0.0%	0.6%
\$35,000	0.501	0.575	0.615	0.663	0.706	0.747	0.795	0.514	0.570	0.629	0.671	0.712	0.747	0.790	-2.5%	0.9%	-2.2%	-1.2%	-0.8%	0.0%	0.6%
\$40,000	0.477	0.552	0.593	0.642	0.686	0.729	0.780	0.491	0.548	0.607	0.651	0.693	0.730	0.775	-2.9%	0.7%	-2.3%	-1.4%	-1.0%	-0.1%	0.6%
\$50,000	0.435	0.512	0.554	0.605	0.651	0.697	0.752	0.451	0.509	0.570	0.615	0.659	0.699	0.748	-3.5%	0.6%	-2.8%	-1.6%	-1.2%	-0.3%	0.5%
\$75,000	0.354	0.430	0.474	0.529	0.579	0.630	0.693	0.372	0.431	0.494	0.542	0.589	0.635	0.690	-4.8%	-0.2%	-4.0%	-2.4%	-1.7%	-0.8%	0.4%
\$100,000	0.294	0.367	0.412	0.468	0.519	0.575	0.643	0.313	0.371	0.433	0.483	0.532	0.582	0.642	-6.1%	-1.1%	-4.8%	-3.1%	-2.4%	-1.2%	0.2%
\$125,000	0.250	0.318	0.362	0.418	0.469	0.528	0.599	0.268	0.323	0.382	0.433	0.483	0.536	0.600	-6.7%	-1.5%	-5.2%	-3.5%	-2.9%	-1.5%	-0.2%
\$150,000	0.217	0.279	0.321	0.375	0.427	0.487	0.560	0.234	0.284	0.341	0.391	0.441	0.495	0.562	-7.3%	-1.8%	-5.9%	-4.1%	-3.2%	-1.6%	-0.4%
\$175,000	0.191	0.248	0.288	0.340	0.390	0.451	0.525	0.208	0.254	0.307	0.355	0.404	0.459	0.528	-8.2%	-2.4%	-6.2%	-4.2%	-3.5%	-1.7%	-0.6%
\$200,000	0.170	0.223	0.260	0.310	0.359	0.419	0.494	0.187	0.230	0.279	0.326	0.372	0.428	0.497	-9.1%	-3.0%	-6.8%	-4.9%	-3.5%	-2.1%	-0.6%
\$225,000	0.154	0.202	0.237	0.285	0.331	0.391	0.465	0.169	0.210	0.256	0.300	0.345	0.400	0.469	-8.9%	-3.8%	-7.4%	-5.0%	-4.1%	-2.3%	-0.9%
\$250,000	0.140	0.185	0.218	0.263	0.307	0.366	0.440	0.155	0.193	0.237	0.279	0.322	0.375	0.444	-9.7%	-4.1%	-8.0%	-5.7%	-4.7%	-2.4%	-0.9%
\$275,000	0.129	0.171	0.202	0.245	0.287	0.344	0.416	0.142	0.178	0.219	0.260	0.301	0.354	0.421	-9.2%	-3.9%	-7.8%	-5.8%	-4.7%	-2.8%	-1.2%
\$300,000	0.120	0.158	0.187	0.228	0.269	0.324	0.396	0.132	0.165	0.204	0.244	0.283	0.335	0.400	-9.1%	-4.2%	-8.3%	-6.6%	-4.9%	-3.3%	-1.0%
\$325,000	0.112	0.148	0.175	0.214	0.253	0.307	0.377	0.122	0.154	0.191	0.229	0.267	0.317	0.382	-8.2%	-3.9%	-8.4%	-6.6%	-5.2%	-3.2%	-1.3%
\$350,000	0.106	0.139	0.165	0.202	0.238	0.292	0.360	0.114	0.144	0.179	0.216	0.252	0.302	0.366	-7.0%	-3.5%	-7.8%	-6.5%	-5.6%	-3.3%	-1.6%
\$375,000	0.100	0.131	0.156	0.191	0.226	0.278	0.344	0.107	0.135	0.169	0.204	0.239	0.288	0.351	-6.5%	-3.0%	-7.7%	-6.4%	-5.4%	-3.5%	-2.0%
\$400,000	0.095	0.125	0.148	0.181	0.215	0.265	0.330	0.101	0.128	0.160	0.193	0.227	0.275	0.337	-5.9%	-2.3%	-7.5%	-6.2%	-5.3%	-3.6%	-2.1%
\$425,000	0.090	0.119	0.141	0.173	0.205	0.254	0.317	0.095	0.121	0.151	0.184	0.217	0.264	0.324	-5.3%	-1.7%	-6.6%	-6.0%	-5.5%	-3.8%	-2.2%
\$450,000	0.086	0.114	0.134	0.165	0.196	0.243	0.306	0.090	0.114	0.144	0.175	0.207	0.253	0.312	-4.4%	0.0%	-6.9%	-5.7%	-5.3%	-4.0%	-1.9%
\$475,000	0.083	0.109	0.129	0.158	0.187	0.234	0.295	0.086	0.109	0.137	0.167	0.198	0.243	0.301	-3.5%	0.0%	-5.8%	-5.4%	-5.6%	-3.7%	-2.0%
\$500,000	0.080	0.105	0.124	0.152	0.180	0.226	0.285	0.081	0.104	0.130	0.160	0.190	0.234	0.291	-1.2%	1.0%	-4.6%	-5.0%	-5.3%	-3.4%	-2.1%
\$600,000	0.069	0.091	0.108	0.133	0.157	0.198	0.252	0.069	0.088	0.110	0.135	0.162	0.203	0.256	0.0%	3.4%	-1.8%	-1.5%	-3.1%	-2.5%	-1.6%
\$700,000	0.062	0.081	0.096	0.119	0.140	0.178	0.228	0.060	0.077	0.096	0.119	0.141	0.180	0.229	3.3%	5.2%	0.0%	0.0%	-0.7%	-1.1%	-0.4%
\$800,000	0.056	0.073	0.087	0.108	0.127	0.163	0.210	0.054	0.068	0.086	0.106	0.126	0.162	0.208	3.7%	7.4%	1.2%	1.9%	0.8%	0.6%	1.0%
\$900,000	0.052	0.067	0.080	0.099	0.117	0.152	0.195	0.049	0.062	0.077	0.096	0.114	0.148	0.190	6.1%	8.1%	3.9%	3.1%	2.6%	2.7%	2.6%
\$1,000,000	0.0478	0.0623	0.0741	0.0923	0.1088	0.1417	0.1830	0.0445	0.0565	0.0706	0.0881	0.1049	0.1361	0.1764	7.4%	10.3%	5.0%	4.8%	3.7%	4.1%	3.7%
\$2,000,000	0.0292	0.0378	0.0453	0.0573	0.0681	0.0922	0.1225	0.0251	0.0314	0.0392	0.0496	0.0595	0.0809	0.1088	16.3%	20.4%	15.6%	15.5%	14.5%	14.0%	12.6%
\$3,000,000	0.0220	0.0281	0.0337	0.0428	0.0514	0.0712	0.0964	0.0183	0.0226	0.0280	0.0353	0.0424	0.0585	0.0800	20.2%	24.3%	20.4%	21.2%	21.2%	21.7%	20.5%
\$4,000,000	0.0181	0.0228	0.0273	0.0347	0.0416	0.0584	0.0803	0.0150	0.0181	0.0222	0.0278	0.0333	0.0461	0.0635	20.7%	26.0%	23.0%	24.8%	24.9%	26.7%	26.5%
\$5,000,000	0.0156	0.0196	0.0232	0.0294	0.0353	0.0497	0.0688	0.0117	0.0155	0.0187	0.0230	0.0277	0.0381	0.0526	33.3%	26.5%	24.1%	27.8%	27.4%	30.4%	30.8%
\$6,000,000	0.0134	0.0172	0.0205	0.0256	0.0309	0.0433	0.0604	0.0096	0.0129	0.0162	0.0200	0.0237	0.0326	0.0450	39.6%	33.3%	26.5%	28.0%	30.4%	32.8%	34.2%
\$7,000,000	0.0114	0.0154	0.0183	0.0228	0.0276	0.0386	0.0539	0.0081	0.0110	0.0143	0.0178	0.0210	0.0287	0.0394	40.7%	40.0%	28.0%	28.1%	31.4%	34.5%	36.8%
\$8,000,000	0.0099	0.0138	0.0166	0.0208	0.0248	0.0347	0.0486	0.0069	0.0093	0.0125	0.0160	0.0189	0.0256	0.0351	43.5%	48.4%	32.8%	30.0%	31.2%	35.5%	38.5%
\$9,000,000	0.0086	0.0123	0.0153	0.0190	0.0227	0.0317	0.0442	0.0060	0.0081	0.0108	0.0145	0.0171	0.0230	0.0315	43.3%	51.9%	41.7%	31.0%	32.7%	37.8%	40.3%
\$10,000,000	0.0075	0.0108	0.0140	0.0176	0.0210	0.0290	0.0408	0.0053	0.0071	0.0095	0.0129	0.0159	0.0211	0.0288	41.5%	52.1%	47.4%	36.4%	32.1%	37.4%	41.7%

* Adjusted