

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 2017 excess loss factors with the current 2016 excess loss factors.

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

| I. | Injury Type | Average Cost Per Case | | | | | | |
|-----|-------------|-----------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | Hazard Group | | | | | | |
| II. | Injury Type | A | B | C | D | E | F | G |
| | Fatal | 397,555 | | | | | | |
| | P.T. | 2,538,754 | | | | | | |
| | PP | 174,513 | | | | | | |
| | T.T. | 23,395 | | | | | | |
| | MO | 1,504 | | | | | | |
| | Fatal | 332,222 | 344,780 | 360,768 | 380,598 | 404,776 | 433,929 | 468,827 |
| | P.T. | 1,405,360 | 1,636,006 | 1,924,516 | 2,287,257 | 2,745,566 | 3,327,328 | 4,069,060 |
| | PP | 118,758 | 135,544 | 154,702 | 176,567 | 201,524 | 230,007 | 262,517 |
| | T.T. | 20,839 | 21,777 | 22,757 | 23,781 | 24,852 | 25,970 | 27,139 |
| | MO | 1,341 | 1,407 | 1,477 | 1,550 | 1,627 | 1,707 | 1,792 |

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 | 2,326,635 | 0.010 | Death | 12,575,311 | 0.011 | Death | 27,201,400 | 0.012 | Death | 15,263,124 | 0.015 |
| P.T. | 1,163,318 | 0.005 | P.T. | 11,432,101 | 0.010 | P.T. | 34,001,749 | 0.015 | P.T. | 25,438,540 | 0.025 |
| PP | 108,188,530 | 0.465 | PP | 635,624,810 | 0.556 | PP | 1,364,603,542 | 0.602 | PP | 658,349,414 | 0.647 |
| T.T. | 83,060,871 | 0.357 | T.T. | 326,958,086 | 0.286 | T.T. | 589,363,656 | 0.260 | T.T. | 235,052,109 | 0.231 |
| Medical Only | 37,924,151 | 0.163 | Medical Only | 156,619,782 | 0.137 | Medical Only | 251,612,945 | 0.111 | Medical Only | 83,438,411 | 0.082 |
| Total | 232,663,505 | | Total | 1,143,210,090 | | Total | 2,266,783,292 | | Total | 1,017,541,598 | |
| 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 | 31,644,355 | 0.016 | Death | 30,369,434 | 0.030 | Death | 10,222,230 | 0.039 | | | |
| P.T. | 59,333,165 | 0.030 | P.T. | 55,677,296 | 0.055 | P.T. | 20,968,678 | 0.080 | | | |
| PP | 1,376,529,423 | 0.696 | PP | 692,423,100 | 0.684 | PP | 183,738,039 | 0.701 | | | |
| T.T. | 405,443,293 | 0.205 | T.T. | 186,265,863 | 0.184 | T.T. | 35,646,752 | 0.136 | | | |
| Medical Only | 104,821,924 | 0.053 | Medical Only | 47,578,780 | 0.047 | Medical Only | 11,532,773 | 0.044 | | | |
| Total | 1,977,772,160 | | Total | 1,012,314,473 | | Total | 262,108,472 | | | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group A

| LOSS LIMIT | DEATH | | | P.T. | | | PP | | | T.T. | | | M.O | | | (1) AVE. EX. RAT. | (2) P.L.R. EXCL. ASSES. |
|--------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------------------------|----------------------------------|
| | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | | |
| \$10,000 | 0.010 | 0.9762 | 0.0098 | 0.005 | 0.9937 | 0.0050 | 0.465 | 0.9225 | 0.4290 | 0.357 | 0.6599 | 0.2356 | 0.163 | 0.1296 | 0.0211 | 0.7005 | 0.9870 |
| \$15,000 | | 0.9648 | 0.0096 | | 0.9906 | 0.0050 | | 0.8879 | 0.4129 | | 0.5632 | 0.2011 | | 0.0893 | 0.0145 | 0.6431 | |
| \$20,000 | | 0.9537 | 0.0095 | | 0.9876 | 0.0049 | | 0.8557 | 0.3979 | | 0.4900 | 0.1749 | | 0.0676 | 0.0110 | 0.5982 | |
| \$25,000 | | 0.9427 | 0.0094 | | 0.9847 | 0.0049 | | 0.8256 | 0.3839 | | 0.4322 | 0.1543 | | 0.0542 | 0.0088 | 0.5613 | |
| \$30,000 | | 0.9318 | 0.0093 | | 0.9818 | 0.0049 | | 0.7973 | 0.3707 | | 0.3855 | 0.1376 | | 0.0450 | 0.0073 | 0.5298 | |
| \$35,000 | | 0.9211 | 0.0092 | | 0.9790 | 0.0049 | | 0.7705 | 0.3583 | | 0.3469 | 0.1238 | | 0.0384 | 0.0063 | 0.5025 | |
| \$40,000 | | 0.9105 | 0.0091 | | 0.9762 | 0.0049 | | 0.7451 | 0.3465 | | 0.3142 | 0.1122 | | 0.0333 | 0.0054 | 0.4781 | |
| \$50,000 | | 0.8896 | 0.0089 | | 0.9706 | 0.0049 | | 0.6978 | 0.3245 | | 0.2617 | 0.0934 | | 0.0262 | 0.0043 | 0.4360 | |
| \$75,000 | | 0.8391 | 0.0084 | | 0.9571 | 0.0048 | | 0.9571 | 0.2772 | | 0.5960 | 0.0623 | | 0.0132 | 0.0022 | 0.3549 | |
| \$100,000 | | 0.7913 | 0.0079 | | 0.9442 | 0.0047 | | 0.5132 | 0.2387 | | 0.1207 | 0.0431 | | 0.0084 | 0.0014 | 0.2958 | |
| \$125,000 | | 0.7468 | 0.0075 | | 0.9322 | 0.0047 | | 0.4470 | 0.2079 | | 0.0864 | 0.0308 | | 0.0058 | 0.0009 | 0.2518 | |
| \$150,000 | | 0.7056 | 0.0071 | | 0.9213 | 0.0046 | | 0.3946 | 0.1835 | | 0.0641 | 0.0229 | | 0.0043 | 0.0007 | 0.2188 | |
| \$175,000 | | 0.6672 | 0.0067 | | 0.9112 | 0.0046 | | 0.3523 | 0.1638 | | 0.0490 | 0.0175 | | 0.0034 | 0.0005 | 0.1931 | |
| \$200,000 | | 0.6310 | 0.0063 | | 0.9018 | 0.0045 | | 0.3175 | 0.1476 | | 0.0383 | 0.0137 | | 0.0027 | 0.0004 | 0.1725 | |
| \$225,000 | | 0.5968 | 0.0060 | | 0.8925 | 0.0045 | | 0.2886 | 0.1342 | | 0.0304 | 0.0108 | | 0.0023 | 0.0004 | 0.1559 | |
| \$250,000 | | 0.5647 | 0.0056 | | 0.8833 | 0.0044 | | 0.2647 | 0.1231 | | 0.0245 | 0.0087 | | 0.0019 | 0.0003 | 0.1421 | |
| \$275,000 | | 0.5354 | 0.0054 | | 0.8744 | 0.0044 | | 0.2446 | 0.1137 | | 0.0200 | 0.0071 | | 0.0016 | 0.0003 | 0.1309 | |
| \$300,000 | | 0.5088 | 0.0051 | | 0.8657 | 0.0043 | | 0.2269 | 0.1055 | | 0.0166 | 0.0059 | | 0.0014 | 0.0002 | 0.1210 | |
| \$325,000 | | 0.4844 | 0.0048 | | 0.8564 | 0.0043 | | 0.2119 | 0.0985 | | 0.0139 | 0.0049 | | 0.0012 | 0.0002 | 0.1127 | |
| \$350,000 | | 0.4611 | 0.0046 | | 0.8478 | 0.0042 | | 0.1987 | 0.0924 | | 0.0117 | 0.0042 | | 0.0010 | 0.0002 | 0.1056 | |
| \$375,000 | | 0.4389 | 0.0044 | | 0.8396 | 0.0042 | | 0.1871 | 0.0870 | | 0.0100 | 0.0036 | | 0.0008 | 0.0001 | 0.0993 | |
| \$400,000 | | 0.4188 | 0.0042 | | 0.8316 | 0.0042 | | 0.1768 | 0.0822 | | 0.0087 | 0.0031 | | 0.0006 | 0.0001 | 0.0938 | |
| \$425,000 | | 0.3999 | 0.0040 | | 0.8238 | 0.0041 | | 0.1677 | 0.0780 | | 0.0075 | 0.0027 | | 0.0005 | 0.0001 | 0.0889 | |
| \$450,000 | | 0.3825 | 0.0038 | | 0.8161 | 0.0041 | | 0.1596 | 0.0742 | | 0.0066 | 0.0023 | | 0.0004 | 0.0001 | 0.0845 | |
| \$475,000 | | 0.3668 | 0.0037 | | 0.8084 | 0.0040 | | 0.1523 | 0.0708 | | 0.0058 | 0.0021 | | 0.0003 | 0.0000 | 0.0806 | |
| \$500,000 | | 0.3525 | 0.0035 | | 0.8008 | 0.0040 | | 0.1457 | 0.0678 | | 0.0052 | 0.0018 | | 0.0002 | 0.0000 | 0.0771 | |
| \$600,000 | | 0.3062 | 0.0031 | | 0.7708 | 0.0039 | | 0.1245 | 0.0579 | | 0.0034 | 0.0012 | | 0.0000 | 0.0000 | 0.0661 | |
| \$700,000 | | 0.2720 | 0.0027 | | 0.7418 | 0.0037 | | 0.1091 | 0.0507 | | 0.0024 | 0.0008 | | 0.0000 | 0.0000 | 0.0579 | |
| \$800,000 | | 0.2455 | 0.0025 | | 0.7141 | 0.0036 | | 0.0973 | 0.0452 | | 0.0017 | 0.0006 | | 0.0000 | 0.0000 | 0.0519 | |
| \$900,000 | | 0.2242 | 0.0022 | | 0.6878 | 0.0034 | | 0.0879 | 0.0409 | | 0.0013 | 0.0005 | | 0.0000 | 0.0000 | 0.0470 | |
| \$1,000,000 | | 0.2067 | 0.0021 | | 0.6631 | 0.0033 | | 0.0803 | 0.0374 | | 0.0010 | 0.0004 | | 0.0000 | 0.0000 | 0.0432 | |
| \$2,000,000 | | 0.1212 | 0.0012 | | 0.4847 | 0.0024 | | 0.0447 | 0.0208 | | 0.0002 | 0.0001 | | 0.0000 | 0.0000 | 0.0245 | |
| \$3,000,000 | | 0.0890 | 0.0009 | | 0.3806 | 0.0019 | | 0.0321 | 0.0149 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0177 | |
| \$4,000,000 | | 0.0717 | 0.0007 | | 0.3118 | 0.0016 | | 0.0256 | 0.0119 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0142 | |
| \$5,000,000 | | 0.0608 | 0.0006 | | 0.2623 | 0.0013 | | 0.0216 | 0.0100 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0119 | |
| \$6,000,000 | | 0.0530 | 0.0005 | | 0.2246 | 0.0011 | | 0.0187 | 0.0087 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0103 | |
| \$7,000,000 | | 0.0471 | 0.0005 | | 0.1945 | 0.0010 | | 0.0164 | 0.0076 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0091 | |
| \$8,000,000 | | 0.0424 | 0.0004 | | 0.1697 | 0.0008 | | 0.0146 | 0.0068 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0080 | |
| \$9,000,000 | | 0.0383 | 0.0004 | | 0.1486 | 0.0007 | | 0.0130 | 0.0061 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0072 | |
| \$10,000,000 | | 0.0348 | 0.0003 | | 0.1304 | 0.0007 | | 0.0116 | 0.0054 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0064 | |

| | | | |
|-----------------------------|-------------|-------------------------|--------|
| Death Average Cost Per Case | \$332,222 | Target Cost Ratio | 0.9866 |
| P.T. Average Cost Per Case | \$1,405,360 | Loss Adjustment Expense | 1.000 |
| P.P Average Cost Per Case | \$118,758 | Assessment Factor | 1.000 |
| T.T. Average Cost Per Case | \$20,839 | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group B

| LOSS LIMIT | DEATH | | | P.T | | | PP | | | T.T | | | M.O | | | (1) AVE. EX. RAT. | (2) P.L.R. EXCL. ASSES. |
|--------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------------------------|----------------------------------|
| | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | | |
| \$10,000 | 0.011 | 0.9770 | 0.0107 | 0.010 | 0.9946 | 0.0099 | 0.556 | 0.9315 | 0.5179 | 0.286 | 0.6697 | 0.1915 | 0.137 | 0.1353 | 0.0185 | 0.7485 | 0.9870 |
| \$15,000 | | 0.9661 | 0.0106 | | 0.9919 | 0.0099 | | 0.9005 | 0.5007 | | 0.5741 | 0.1642 | | 0.0934 | 0.0128 | 0.6982 | |
| \$20,000 | | 0.9553 | 0.0105 | | 0.9893 | 0.0099 | | 0.8714 | 0.4845 | | 0.5013 | 0.1434 | | 0.0709 | 0.0097 | 0.6580 | |
| \$25,000 | | 0.9447 | 0.0104 | | 0.9868 | 0.0099 | | 0.8440 | 0.4693 | | 0.4436 | 0.1269 | | 0.0569 | 0.0078 | 0.6243 | |
| \$30,000 | | 0.9342 | 0.0103 | | 0.9843 | 0.0098 | | 0.8182 | 0.4549 | | 0.3967 | 0.1135 | | 0.0473 | 0.0065 | 0.5950 | |
| \$35,000 | | 0.9238 | 0.0102 | | 0.9818 | 0.0098 | | 0.7936 | 0.4412 | | 0.3578 | 0.1023 | | 0.0403 | 0.0055 | 0.5690 | |
| \$40,000 | | 0.9136 | 0.0100 | | 0.9793 | 0.0098 | | 0.7702 | 0.4282 | | 0.3249 | 0.0929 | | 0.0351 | 0.0048 | 0.5457 | |
| \$50,000 | | 0.8934 | 0.0098 | | 0.9745 | 0.0097 | | 0.7266 | 0.4040 | | 0.2718 | 0.0777 | | 0.0276 | 0.0038 | 0.5050 | |
| \$75,000 | | 0.8445 | 0.0093 | | 0.9628 | 0.0096 | | 0.6314 | 0.3511 | | 0.1834 | 0.0524 | | 0.0142 | 0.0019 | 0.4243 | |
| \$100,000 | | 0.7981 | 0.0088 | | 0.9514 | 0.0095 | | 0.5520 | 0.3069 | | 0.1284 | 0.0367 | | 0.0091 | 0.0012 | 0.3631 | |
| \$125,000 | | 0.7546 | 0.0083 | | 0.9405 | 0.0094 | | 0.4862 | 0.2703 | | 0.0926 | 0.0265 | | 0.0063 | 0.0009 | 0.3154 | |
| \$150,000 | | 0.7143 | 0.0079 | | 0.9304 | 0.0093 | | 0.4324 | 0.2404 | | 0.0690 | 0.0197 | | 0.0046 | 0.0006 | 0.2779 | |
| \$175,000 | | 0.6768 | 0.0074 | | 0.9211 | 0.0092 | | 0.3884 | 0.2160 | | 0.0530 | 0.0152 | | 0.0036 | 0.0005 | 0.2483 | |
| \$200,000 | | 0.6414 | 0.0071 | | 0.9125 | 0.0091 | | 0.3520 | 0.1957 | | 0.0416 | 0.0119 | | 0.0029 | 0.0004 | 0.2242 | |
| \$225,000 | | 0.6078 | 0.0067 | | 0.9043 | 0.0090 | | 0.3212 | 0.1786 | | 0.0331 | 0.0095 | | 0.0025 | 0.0003 | 0.2041 | |
| \$250,000 | | 0.5761 | 0.0063 | | 0.8963 | 0.0090 | | 0.2950 | 0.1640 | | 0.0268 | 0.0077 | | 0.0021 | 0.0003 | 0.1873 | |
| \$275,000 | | 0.5468 | 0.0060 | | 0.8883 | 0.0089 | | 0.2729 | 0.1517 | | 0.0220 | 0.0063 | | 0.0018 | 0.0002 | 0.1731 | |
| \$300,000 | | 0.5201 | 0.0057 | | 0.8805 | 0.0088 | | 0.2540 | 0.1412 | | 0.0183 | 0.0052 | | 0.0015 | 0.0002 | 0.1611 | |
| \$325,000 | | 0.4957 | 0.0055 | | 0.8743 | 0.0087 | | 0.2374 | 0.1320 | | 0.0153 | 0.0044 | | 0.0013 | 0.0002 | 0.1508 | |
| \$350,000 | | 0.4729 | 0.0052 | | 0.8654 | 0.0087 | | 0.2226 | 0.1238 | | 0.0129 | 0.0037 | | 0.0011 | 0.0001 | 0.1415 | |
| \$375,000 | | 0.4509 | 0.0050 | | 0.8574 | 0.0086 | | 0.2100 | 0.1168 | | 0.0110 | 0.0032 | | 0.0009 | 0.0001 | 0.1337 | |
| \$400,000 | | 0.4303 | 0.0047 | | 0.8499 | 0.0085 | | 0.1985 | 0.1103 | | 0.0096 | 0.0027 | | 0.0007 | 0.0001 | 0.1263 | |
| \$425,000 | | 0.4116 | 0.0045 | | 0.8428 | 0.0084 | | 0.1882 | 0.1046 | | 0.0084 | 0.0024 | | 0.0006 | 0.0001 | 0.1200 | |
| \$450,000 | | 0.3937 | 0.0043 | | 0.8359 | 0.0084 | | 0.1791 | 0.0996 | | 0.0072 | 0.0021 | | 0.0005 | 0.0001 | 0.1145 | |
| \$475,000 | | 0.3775 | 0.0042 | | 0.8291 | 0.0083 | | 0.1708 | 0.0950 | | 0.0058 | 0.0017 | | 0.0003 | 0.0000 | 0.1092 | |
| \$500,000 | | 0.3628 | 0.0040 | | 0.8224 | 0.0082 | | 0.1634 | 0.0908 | | 0.0052 | 0.0015 | | 0.0002 | 0.0000 | 0.1045 | |
| \$600,000 | | 0.3151 | 0.0035 | | 0.7961 | 0.0080 | | 0.1395 | 0.0776 | | 0.0034 | 0.0010 | | 0.0000 | 0.0000 | 0.0901 | |
| \$700,000 | | 0.2799 | 0.0031 | | 0.7704 | 0.0077 | | 0.1222 | 0.0679 | | 0.0024 | 0.0007 | | 0.0000 | 0.0000 | 0.0794 | |
| \$800,000 | | 0.2526 | 0.0028 | | 0.7454 | 0.0075 | | 0.1089 | 0.0606 | | 0.0017 | 0.0005 | | 0.0000 | 0.0000 | 0.0714 | |
| \$900,000 | | 0.2307 | 0.0025 | | 0.7214 | 0.0072 | | 0.0985 | 0.0547 | | 0.0013 | 0.0004 | | 0.0000 | 0.0000 | 0.0648 | |
| \$1,000,000 | | 0.2127 | 0.0023 | | 0.6984 | 0.0070 | | 0.0900 | 0.0500 | | 0.0010 | 0.0003 | | 0.0000 | 0.0000 | 0.0596 | |
| \$2,000,000 | | 0.1247 | 0.0014 | | 0.5249 | 0.0052 | | 0.0499 | 0.0277 | | 0.0002 | 0.0001 | | 0.0000 | 0.0000 | 0.0344 | |
| \$3,000,000 | | 0.0915 | 0.0010 | | 0.4188 | 0.0042 | | 0.0357 | 0.0199 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0251 | |
| \$4,000,000 | | 0.0737 | 0.0008 | | 0.3475 | 0.0035 | | 0.0284 | 0.0158 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0201 | |
| \$5,000,000 | | 0.0625 | 0.0007 | | 0.2956 | 0.0030 | | 0.0239 | 0.0133 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0170 | |
| \$6,000,000 | | 0.0545 | 0.0006 | | 0.2559 | 0.0026 | | 0.0207 | 0.0115 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0147 | |
| \$7,000,000 | | 0.0485 | 0.0005 | | 0.2241 | 0.0022 | | 0.0183 | 0.0102 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0129 | |
| \$8,000,000 | | 0.0437 | 0.0005 | | 0.1980 | 0.0020 | | 0.0164 | 0.0091 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0116 | |
| \$9,000,000 | | 0.0396 | 0.0004 | | 0.1759 | 0.0018 | | 0.0148 | 0.0082 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0104 | |
| \$10,000,000 | | 0.0361 | 0.0004 | | 0.1569 | 0.0016 | | 0.0134 | 0.0074 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0094 | |

| | | | |
|-----------------------------|-------------|-------------------------|--------|
| Death Average Cost Per Case | \$344,780 | Target Cost Ratio | 0.9866 |
| P.T. Average Cost Per Case | \$1,636,006 | Loss Adjustment Expense | 1.000 |
| P.P. Average Cost Per Case | \$135,544 | Assessment Factor | 1.000 |
| T.T. Average Cost Per Case | \$21,777 | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group C

| LOSS LIMIT | DEATH | | | P.T. | | | PP | | | TT | | | M.O | | | (1) AVE. EX. RAT. | (2) P.L.R. EXCL. ASSES. |
|--------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------------------------|----------------------------------|
| | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | | |
| \$10,000 | 0.012 | 0.9780 | 0.0117 | 0.015 | 0.9954 | 0.0149 | 0.602 | 0.9394 | 0.5655 | 0.260 | 0.6795 | 0.1767 | 0.111 | 0.1412 | 0.0157 | 0.7845 | 0.9870 |
| \$15,000 | | 0.9675 | 0.0116 | | 0.9931 | 0.0149 | | 0.9118 | 0.5489 | | 0.5850 | 0.1521 | | 0.0977 | 0.0108 | 0.7383 | |
| \$20,000 | | 0.9572 | 0.0115 | | 0.9909 | 0.0149 | | 0.8856 | 0.5331 | | 0.5127 | 0.1333 | | 0.0743 | 0.0083 | 0.7011 | |
| \$25,000 | | 0.9470 | 0.0114 | | 0.9887 | 0.0148 | | 0.8608 | 0.5182 | | 0.4550 | 0.1183 | | 0.0597 | 0.0066 | 0.6693 | |
| \$30,000 | | 0.9370 | 0.0112 | | 0.9865 | 0.0148 | | 0.8372 | 0.5040 | | 0.4079 | 0.1061 | | 0.0497 | 0.0055 | 0.6416 | |
| \$35,000 | | 0.9270 | 0.0111 | | 0.9844 | 0.0148 | | 0.8148 | 0.4905 | | 0.3688 | 0.0959 | | 0.0424 | 0.0047 | 0.6170 | |
| \$40,000 | | 0.9172 | 0.0110 | | 0.9823 | 0.0147 | | 0.7934 | 0.4776 | | 0.3357 | 0.0873 | | 0.0369 | 0.0041 | 0.5947 | |
| \$50,000 | | 0.8979 | 0.0108 | | 0.9781 | 0.0147 | | 0.7531 | 0.4534 | | 0.2820 | 0.0733 | | 0.0291 | 0.0032 | 0.5554 | |
| \$75,000 | | 0.8509 | 0.0102 | | 0.9680 | 0.0145 | | 0.6647 | 0.4002 | | 0.1923 | 0.0500 | | 0.0152 | 0.0017 | 0.4766 | |
| \$100,000 | | 0.8061 | 0.0097 | | 0.9582 | 0.0144 | | 0.5896 | 0.3549 | | 0.1362 | 0.0354 | | 0.0098 | 0.0011 | 0.4155 | |
| \$125,000 | | 0.7640 | 0.0092 | | 0.9486 | 0.0142 | | 0.5254 | 0.3163 | | 0.0990 | 0.0258 | | 0.0068 | 0.0008 | 0.3663 | |
| \$150,000 | | 0.7247 | 0.0087 | | 0.9395 | 0.0141 | | 0.4713 | 0.2837 | | 0.0742 | 0.0193 | | 0.0050 | 0.0006 | 0.3264 | |
| \$175,000 | | 0.6882 | 0.0083 | | 0.9309 | 0.0140 | | 0.4260 | 0.2564 | | 0.0573 | 0.0149 | | 0.0039 | 0.0004 | 0.2940 | |
| \$200,000 | | 0.6537 | 0.0078 | | 0.9229 | 0.0138 | | 0.3880 | 0.2336 | | 0.0451 | 0.0117 | | 0.0032 | 0.0004 | 0.2673 | |
| \$225,000 | | 0.6210 | 0.0075 | | 0.9154 | 0.0137 | | 0.3558 | 0.2142 | | 0.0361 | 0.0094 | | 0.0026 | 0.0003 | 0.2451 | |
| \$250,000 | | 0.5899 | 0.0071 | | 0.9083 | 0.0136 | | 0.3281 | 0.1975 | | 0.0293 | 0.0076 | | 0.0023 | 0.0002 | 0.2260 | |
| \$275,000 | | 0.5608 | 0.0067 | | 0.9015 | 0.0135 | | 0.3040 | 0.1830 | | 0.0241 | 0.0063 | | 0.0019 | 0.0002 | 0.2097 | |
| \$300,000 | | 0.5340 | 0.0064 | | 0.8947 | 0.0134 | | 0.2832 | 0.1705 | | 0.0201 | 0.0052 | | 0.0017 | 0.0002 | 0.1957 | |
| \$325,000 | | 0.5095 | 0.0061 | | 0.8879 | 0.0133 | | 0.2652 | 0.1596 | | 0.0169 | 0.0044 | | 0.0014 | 0.0002 | 0.1836 | |
| \$350,000 | | 0.4869 | 0.0058 | | 0.8813 | 0.0132 | | 0.2494 | 0.1501 | | 0.0143 | 0.0037 | | 0.0012 | 0.0001 | 0.1729 | |
| \$375,000 | | 0.4654 | 0.0056 | | 0.8749 | 0.0131 | | 0.2352 | 0.1416 | | 0.0122 | 0.0032 | | 0.0010 | 0.0001 | 0.1636 | |
| \$400,000 | | 0.4447 | 0.0053 | | 0.8688 | 0.0130 | | 0.2224 | 0.1339 | | 0.0105 | 0.0027 | | 0.0009 | 0.0001 | 0.1550 | |
| \$425,000 | | 0.4255 | 0.0051 | | 0.8617 | 0.0129 | | 0.2112 | 0.1272 | | 0.0092 | 0.0024 | | 0.0007 | 0.0001 | 0.1477 | |
| \$450,000 | | 0.4078 | 0.0049 | | 0.8551 | 0.0128 | | 0.2010 | 0.1210 | | 0.0081 | 0.0021 | | 0.0006 | 0.0001 | 0.1409 | |
| \$475,000 | | 0.3911 | 0.0047 | | 0.8488 | 0.0127 | | 0.1917 | 0.1154 | | 0.0070 | 0.0018 | | 0.0005 | 0.0001 | 0.1347 | |
| \$500,000 | | 0.3758 | 0.0045 | | 0.8428 | 0.0126 | | 0.1833 | 0.1103 | | 0.0052 | 0.0013 | | 0.0003 | 0.0000 | 0.1287 | |
| \$600,000 | | 0.3263 | 0.0039 | | 0.8198 | 0.0123 | | 0.1564 | 0.0942 | | 0.0034 | 0.0009 | | 0.0000 | 0.0000 | 0.1113 | |
| \$700,000 | | 0.2898 | 0.0035 | | 0.7974 | 0.0120 | | 0.1369 | 0.0824 | | 0.0024 | 0.0006 | | 0.0000 | 0.0000 | 0.0985 | |
| \$800,000 | | 0.2615 | 0.0031 | | 0.7755 | 0.0116 | | 0.1221 | 0.0735 | | 0.0017 | 0.0005 | | 0.0000 | 0.0000 | 0.0887 | |
| \$900,000 | | 0.2389 | 0.0029 | | 0.7540 | 0.0113 | | 0.1103 | 0.0664 | | 0.0013 | 0.0003 | | 0.0000 | 0.0000 | 0.0809 | |
| \$1,000,000 | | 0.2203 | 0.0026 | | 0.7332 | 0.0110 | | 0.1008 | 0.0607 | | 0.0010 | 0.0003 | | 0.0000 | 0.0000 | 0.0746 | |
| \$2,000,000 | | 0.1291 | 0.0015 | | 0.5676 | 0.0085 | | 0.0558 | 0.0336 | | 0.0002 | 0.0001 | | 0.0000 | 0.0000 | 0.0437 | |
| \$3,000,000 | | 0.0947 | 0.0011 | | 0.4609 | 0.0069 | | 0.0398 | 0.0239 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0319 | |
| \$4,000,000 | | 0.0763 | 0.0009 | | 0.3872 | 0.0058 | | 0.0315 | 0.0190 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0257 | |
| \$5,000,000 | | 0.0646 | 0.0008 | | 0.3330 | 0.0050 | | 0.0265 | 0.0159 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0217 | |
| \$6,000,000 | | 0.0564 | 0.0007 | | 0.2912 | 0.0044 | | 0.0230 | 0.0138 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0189 | |
| \$7,000,000 | | 0.0502 | 0.0006 | | 0.2576 | 0.0039 | | 0.0204 | 0.0123 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0168 | |
| \$8,000,000 | | 0.0453 | 0.0005 | | 0.2299 | 0.0034 | | 0.0183 | 0.0110 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0149 | |
| \$9,000,000 | | 0.0411 | 0.0005 | | 0.2066 | 0.0031 | | 0.0166 | 0.0100 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0136 | |
| \$10,000,000 | | 0.0376 | 0.0005 | | 0.1865 | 0.0028 | | 0.0152 | 0.0091 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0124 | |

| | | | |
|-----------------------------|-------------|-------------------------|--------|
| Death Average Cost Per Case | \$360,768 | Target Cost Ratio | 0.9866 |
| P.T. Average Cost Per Case | \$1,924,516 | Loss Adjustment Expense | 1.000 |
| P.P Average Cost Per Case | \$154,702 | Assessment Factor | 1.000 |
| T.T. Average Cost Per Case | \$22,757 | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group D

| LOSS LIMIT | DEATH | | | P.T | | | PP | | | T.T | | | M.O | | | (1) AVE. EX. RAT. | (2) P.L.R. EXCL. ASSES. |
|--------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------------------------|----------------------------------|
| | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | | |
| \$10,000 | 0.015 | 0.9791 | 0.0147 | 0.025 | 0.9961 | 0.0249 | 0.647 | 0.9466 | 0.6124 | 0.231 | 0.6891 | 0.1592 | 0.082 | 0.1473 | 0.0121 | 0.8233 | 0.9870 |
| \$15,000 | | 0.9691 | 0.0145 | | 0.9942 | 0.0249 | | 0.9219 | 0.5964 | | 0.5957 | 0.1376 | | 0.1022 | 0.0084 | 0.7818 | |
| \$20,000 | | 0.9593 | 0.0144 | | 0.9923 | 0.0248 | | 0.8984 | 0.5812 | | 0.5239 | 0.1210 | | 0.0779 | 0.0064 | 0.7478 | |
| \$25,000 | | 0.9497 | 0.0142 | | 0.9904 | 0.0248 | | 0.8760 | 0.5668 | | 0.4664 | 0.1077 | | 0.0626 | 0.0051 | 0.7186 | |
| \$30,000 | | 0.9401 | 0.0141 | | 0.9886 | 0.0247 | | 0.8546 | 0.5530 | | 0.4192 | 0.0968 | | 0.0522 | 0.0043 | 0.6929 | |
| \$35,000 | | 0.9307 | 0.0140 | | 0.9867 | 0.0247 | | 0.8342 | 0.5397 | | 0.3799 | 0.0878 | | 0.0446 | 0.0037 | 0.6699 | |
| \$40,000 | | 0.9213 | 0.0138 | | 0.9849 | 0.0246 | | 0.8146 | 0.5271 | | 0.3465 | 0.0800 | | 0.0388 | 0.0032 | 0.6487 | |
| \$50,000 | | 0.9029 | 0.0135 | | 0.9814 | 0.0245 | | 0.7777 | 0.5032 | | 0.2923 | 0.0675 | | 0.0307 | 0.0025 | 0.6112 | |
| \$75,000 | | 0.8581 | 0.0129 | | 0.9728 | 0.0243 | | 0.6958 | 0.4502 | | 0.2016 | 0.0466 | | 0.0196 | 0.0016 | 0.5356 | |
| \$100,000 | | 0.8152 | 0.0122 | | 0.9644 | 0.0241 | | 0.6253 | 0.4046 | | 0.1443 | 0.0333 | | 0.0106 | 0.0009 | 0.4751 | |
| \$125,000 | | 0.7747 | 0.0116 | | 0.9562 | 0.0239 | | 0.5639 | 0.3649 | | 0.1058 | 0.0244 | | 0.0074 | 0.0006 | 0.4254 | |
| \$150,000 | | 0.7367 | 0.0111 | | 0.9481 | 0.0237 | | 0.5106 | 0.3304 | | 0.0798 | 0.0184 | | 0.0054 | 0.0004 | 0.3840 | |
| \$175,000 | | 0.7012 | 0.0105 | | 0.9405 | 0.0235 | | 0.4648 | 0.3007 | | 0.0618 | 0.0143 | | 0.0042 | 0.0003 | 0.3493 | |
| \$200,000 | | 0.6679 | 0.0100 | | 0.9332 | 0.0233 | | 0.4256 | 0.2754 | | 0.0489 | 0.0113 | | 0.0034 | 0.0003 | 0.3203 | |
| \$225,000 | | 0.6361 | 0.0095 | | 0.9263 | 0.0232 | | 0.3921 | 0.2537 | | 0.0393 | 0.0091 | | 0.0029 | 0.0002 | 0.2957 | |
| \$250,000 | | 0.6059 | 0.0091 | | 0.9198 | 0.0230 | | 0.3631 | 0.2349 | | 0.0320 | 0.0074 | | 0.0024 | 0.0002 | 0.2746 | |
| \$275,000 | | 0.5772 | 0.0087 | | 0.9136 | 0.0228 | | 0.3377 | 0.2185 | | 0.0264 | 0.0061 | | 0.0021 | 0.0002 | 0.2563 | |
| \$300,000 | | 0.5504 | 0.0083 | | 0.9077 | 0.0227 | | 0.3153 | 0.2040 | | 0.0220 | 0.0051 | | 0.0018 | 0.0001 | 0.2402 | |
| \$325,000 | | 0.5258 | 0.0079 | | 0.9019 | 0.0225 | | 0.2955 | 0.1912 | | 0.0186 | 0.0043 | | 0.0016 | 0.0001 | 0.2260 | |
| \$350,000 | | 0.5033 | 0.0075 | | 0.8962 | 0.0224 | | 0.2781 | 0.1799 | | 0.0158 | 0.0036 | | 0.0014 | 0.0001 | 0.2135 | |
| \$375,000 | | 0.4821 | 0.0072 | | 0.8905 | 0.0223 | | 0.2628 | 0.1700 | | 0.0135 | 0.0031 | | 0.0012 | 0.0001 | 0.2027 | |
| \$400,000 | | 0.4619 | 0.0069 | | 0.8848 | 0.0221 | | 0.2491 | 0.1612 | | 0.0116 | 0.0027 | | 0.0010 | 0.0001 | 0.1930 | |
| \$425,000 | | 0.4424 | 0.0066 | | 0.8793 | 0.0220 | | 0.2366 | 0.1531 | | 0.0102 | 0.0023 | | 0.0008 | 0.0001 | 0.1841 | |
| \$450,000 | | 0.4244 | 0.0064 | | 0.8739 | 0.0218 | | 0.2252 | 0.1457 | | 0.0090 | 0.0021 | | 0.0007 | 0.0001 | 0.1761 | |
| \$475,000 | | 0.4077 | 0.0061 | | 0.8689 | 0.0217 | | 0.2150 | 0.1391 | | 0.0079 | 0.0018 | | 0.0006 | 0.0000 | 0.1687 | |
| \$500,000 | | 0.3917 | 0.0059 | | 0.8629 | 0.0216 | | 0.2058 | 0.1332 | | 0.0069 | 0.0016 | | 0.0004 | 0.0000 | 0.1623 | |
| \$600,000 | | 0.3401 | 0.0051 | | 0.8416 | 0.0210 | | 0.1755 | 0.1135 | | 0.0034 | 0.0008 | | 0.0001 | 0.0000 | 0.1404 | |
| \$700,000 | | 0.3020 | 0.0045 | | 0.8223 | 0.0206 | | 0.1535 | 0.0993 | | 0.0024 | 0.0005 | | 0.0000 | 0.0000 | 0.1249 | |
| \$800,000 | | 0.2725 | 0.0041 | | 0.8034 | 0.0201 | | 0.1368 | 0.0885 | | 0.0017 | 0.0004 | | 0.0000 | 0.0000 | 0.1131 | |
| \$900,000 | | 0.2489 | 0.0037 | | 0.7848 | 0.0196 | | 0.1236 | 0.0800 | | 0.0013 | 0.0003 | | 0.0000 | 0.0000 | 0.1036 | |
| \$1,000,000 | | 0.2295 | 0.0034 | | 0.7665 | 0.0192 | | 0.1129 | 0.0730 | | 0.0010 | 0.0002 | | 0.0000 | 0.0000 | 0.0958 | |
| \$2,000,000 | | 0.1346 | 0.0020 | | 0.6122 | 0.0153 | | 0.0624 | 0.0404 | | 0.0002 | 0.0001 | | 0.0000 | 0.0000 | 0.0578 | |
| \$3,000,000 | | 0.0986 | 0.0015 | | 0.5063 | 0.0127 | | 0.0444 | 0.0287 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0429 | |
| \$4,000,000 | | 0.0794 | 0.0012 | | 0.4310 | 0.0108 | | 0.0350 | 0.0227 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0347 | |
| \$5,000,000 | | 0.0672 | 0.0010 | | 0.3747 | 0.0094 | | 0.0293 | 0.0190 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0294 | |
| \$6,000,000 | | 0.0587 | 0.0009 | | 0.3307 | 0.0083 | | 0.0254 | 0.0165 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0257 | |
| \$7,000,000 | | 0.0523 | 0.0008 | | 0.2953 | 0.0074 | | 0.0226 | 0.0146 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0228 | |
| \$8,000,000 | | 0.0472 | 0.0007 | | 0.2660 | 0.0066 | | 0.0204 | 0.0132 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0205 | |
| \$9,000,000 | | 0.0430 | 0.0006 | | 0.2412 | 0.0060 | | 0.0185 | 0.0120 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0186 | |
| \$10,000,000 | | 0.0394 | 0.0006 | | 0.2198 | 0.0055 | | 0.0170 | 0.0110 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0171 | |

| | | | |
|-----------------------------|-------------|-------------------------|--------|
| Death Average Cost Per Case | \$380,598 | Target Cost Ratio | 0.9866 |
| P.T. Average Cost Per Case | \$2,287,257 | Loss Adjustment Expense | 1.000 |
| P.P. Average Cost Per Case | \$176,567 | Assessment Factor | 1.000 |
| T.T. Average Cost Per Case | \$23,781 | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group E

| LOSS LIMIT | DEATH | | | P.T. | | | PP | | | T.T. | | | M.O. | | | (1) AVE. EX. RAT. | (2) P.L.R. EXCL. ASSES. |
|--------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------------------------|----------------------------------|
| | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | | |
| \$10,000 | 0.016 | 0.9803 | 0.0157 | 0.030 | 0.9967 | 0.0299 | 0.696 | 0.9529 | 0.6632 | 0.205 | 0.6985 | 0.1432 | 0.053 | 0.1536 | 0.0081 | 0.8601 | 0.9870 |
| \$15,000 | | 0.9709 | 0.0155 | | 0.9951 | 0.0299 | | 0.9309 | 0.6479 | | 0.6063 | 0.1243 | | 0.1069 | 0.0057 | 0.8233 | |
| \$20,000 | | 0.9617 | 0.0154 | | 0.9935 | 0.0298 | | 0.9099 | 0.6333 | | 0.5351 | 0.1097 | | 0.0816 | 0.0043 | 0.7925 | |
| \$25,000 | | 0.9525 | 0.0152 | | 0.9920 | 0.0298 | | 0.8897 | 0.6192 | | 0.4778 | 0.0980 | | 0.0657 | 0.0035 | 0.7657 | |
| \$30,000 | | 0.9435 | 0.0151 | | 0.9904 | 0.0297 | | 0.8704 | 0.6058 | | 0.4306 | 0.0883 | | 0.0548 | 0.0029 | 0.7418 | |
| \$35,000 | | 0.9346 | 0.0150 | | 0.9889 | 0.0297 | | 0.8519 | 0.5929 | | 0.3911 | 0.0802 | | 0.0469 | 0.0025 | 0.7203 | |
| \$40,000 | | 0.9258 | 0.0148 | | 0.9873 | 0.0296 | | 0.8340 | 0.5805 | | 0.3575 | 0.0733 | | 0.0408 | 0.0022 | 0.7004 | |
| \$50,000 | | 0.9083 | 0.0145 | | 0.9844 | 0.0295 | | 0.8002 | 0.5569 | | 0.3028 | 0.0621 | | 0.0323 | 0.0017 | 0.6647 | |
| \$75,000 | | 0.8660 | 0.0139 | | 0.9771 | 0.0293 | | 0.7247 | 0.5044 | | 0.2109 | 0.0432 | | 0.0207 | 0.0011 | 0.5919 | |
| \$100,000 | | 0.8253 | 0.0132 | | 0.9700 | 0.0291 | | 0.6590 | 0.4587 | | 0.1526 | 0.0313 | | 0.0114 | 0.0006 | 0.5329 | |
| \$125,000 | | 0.7865 | 0.0126 | | 0.9630 | 0.0289 | | 0.6010 | 0.4183 | | 0.1129 | 0.0231 | | 0.0080 | 0.0004 | 0.4833 | |
| \$150,000 | | 0.7500 | 0.0120 | | 0.9562 | 0.0287 | | 0.5495 | 0.3824 | | 0.0856 | 0.0175 | | 0.0059 | 0.0003 | 0.4409 | |
| \$175,000 | | 0.7158 | 0.0115 | | 0.9495 | 0.0285 | | 0.5041 | 0.3509 | | 0.0665 | 0.0136 | | 0.0046 | 0.0002 | 0.4047 | |
| \$200,000 | | 0.6836 | 0.0109 | | 0.9430 | 0.0283 | | 0.4644 | 0.3232 | | 0.0529 | 0.0108 | | 0.0037 | 0.0002 | 0.3734 | |
| \$225,000 | | 0.6530 | 0.0104 | | 0.9368 | 0.0281 | | 0.4298 | 0.2991 | | 0.0427 | 0.0088 | | 0.0031 | 0.0002 | 0.3466 | |
| \$250,000 | | 0.6238 | 0.0100 | | 0.9308 | 0.0279 | | 0.3996 | 0.2781 | | 0.0349 | 0.0072 | | 0.0026 | 0.0001 | 0.3233 | |
| \$275,000 | | 0.5958 | 0.0095 | | 0.9252 | 0.0278 | | 0.3731 | 0.2597 | | 0.0289 | 0.0059 | | 0.0023 | 0.0001 | 0.3030 | |
| \$300,000 | | 0.5694 | 0.0091 | | 0.9198 | 0.0276 | | 0.3496 | 0.2433 | | 0.0241 | 0.0050 | | 0.0020 | 0.0001 | 0.2851 | |
| \$325,000 | | 0.5447 | 0.0087 | | 0.9146 | 0.0274 | | 0.3286 | 0.2287 | | 0.0204 | 0.0042 | | 0.0017 | 0.0001 | 0.2691 | |
| \$350,000 | | 0.5220 | 0.0084 | | 0.9096 | 0.0273 | | 0.3098 | 0.2156 | | 0.0174 | 0.0036 | | 0.0015 | 0.0001 | 0.2550 | |
| \$375,000 | | 0.5010 | 0.0080 | | 0.9048 | 0.0271 | | 0.2929 | 0.2038 | | 0.0149 | 0.0031 | | 0.0013 | 0.0001 | 0.2421 | |
| \$400,000 | | 0.4812 | 0.0077 | | 0.9000 | 0.0270 | | 0.2778 | 0.1934 | | 0.0129 | 0.0026 | | 0.0011 | 0.0001 | 0.2308 | |
| \$425,000 | | 0.4622 | 0.0074 | | 0.8953 | 0.0269 | | 0.2643 | 0.1840 | | 0.0112 | 0.0023 | | 0.0010 | 0.0001 | 0.2207 | |
| \$450,000 | | 0.4438 | 0.0071 | | 0.8905 | 0.0267 | | 0.2521 | 0.1755 | | 0.0099 | 0.0020 | | 0.0008 | 0.0000 | 0.2113 | |
| \$475,000 | | 0.4267 | 0.0068 | | 0.8858 | 0.0266 | | 0.2409 | 0.1677 | | 0.0088 | 0.0018 | | 0.0007 | 0.0000 | 0.2029 | |
| \$500,000 | | 0.4110 | 0.0066 | | 0.8811 | 0.0264 | | 0.2305 | 0.1604 | | 0.0078 | 0.0016 | | 0.0006 | 0.0000 | 0.1950 | |
| \$600,000 | | 0.3567 | 0.0057 | | 0.8629 | 0.0259 | | 0.1969 | 0.1371 | | 0.0034 | 0.0007 | | 0.0002 | 0.0000 | 0.1694 | |
| \$700,000 | | 0.3167 | 0.0051 | | 0.8450 | 0.0254 | | 0.1721 | 0.1198 | | 0.0024 | 0.0005 | | 0.0000 | 0.0000 | 0.1508 | |
| \$800,000 | | 0.2857 | 0.0046 | | 0.8287 | 0.0249 | | 0.1533 | 0.1067 | | 0.0017 | 0.0004 | | 0.0000 | 0.0000 | 0.1366 | |
| \$900,000 | | 0.2610 | 0.0042 | | 0.8128 | 0.0244 | | 0.1385 | 0.0964 | | 0.0013 | 0.0003 | | 0.0000 | 0.0000 | 0.1253 | |
| \$1,000,000 | | 0.2407 | 0.0039 | | 0.7972 | 0.0239 | | 0.1265 | 0.0880 | | 0.0010 | 0.0002 | | 0.0000 | 0.0000 | 0.1160 | |
| \$2,000,000 | | 0.1411 | 0.0023 | | 0.6575 | 0.0197 | | 0.0698 | 0.0486 | | 0.0002 | 0.0000 | | 0.0000 | 0.0000 | 0.0706 | |
| \$3,000,000 | | 0.1034 | 0.0017 | | 0.5544 | 0.0166 | | 0.0495 | 0.0345 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0528 | |
| \$4,000,000 | | 0.0831 | 0.0013 | | 0.4786 | 0.0144 | | 0.0390 | 0.0272 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0429 | |
| \$5,000,000 | | 0.0704 | 0.0011 | | 0.4206 | 0.0126 | | 0.0326 | 0.0227 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0364 | |
| \$6,000,000 | | 0.0615 | 0.0010 | | 0.3748 | 0.0112 | | 0.0282 | 0.0196 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0318 | |
| \$7,000,000 | | 0.0548 | 0.0009 | | 0.3375 | 0.0101 | | 0.0250 | 0.0174 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0284 | |
| \$8,000,000 | | 0.0495 | 0.0008 | | 0.3064 | 0.0092 | | 0.0226 | 0.0157 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0257 | |
| \$9,000,000 | | 0.0452 | 0.0007 | | 0.2800 | 0.0084 | | 0.0206 | 0.0143 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0234 | |
| \$10,000,000 | | 0.0415 | 0.0007 | | 0.2573 | 0.0077 | | 0.0189 | 0.0132 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0216 | |

| | | | |
|-----------------------------|-------------|-------------------------|--------|
| Death Average Cost Per Case | \$404,776 | Target Cost Ratio | 0.9866 |
| P.T. Average Cost Per Case | \$2,745,566 | Loss Adjustment Expense | 1.000 |
| P.P Average Cost Per Case | \$201,524 | Assessment Factor | 1.000 |
| T.T. Average Cost Per Case | \$24,852 | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group F

| LOSS LIMIT | DEATH | | | P.T | | | PP | | | T.T | | | M.O | | | (1) AVE. EX. RAT. | (2) P.L.R. EXCL. ASSES. |
|--------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------------------------|----------------------------------|
| | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | | |
| \$10,000 | 0.030 | 0.9815 | 0.0294 | 0.055 | 0.9973 | 0.0549 | 0.684 | 0.9585 | 0.6556 | 0.184 | 0.7078 | 0.1302 | 0.047 | 0.1601 | 0.0075 | 0.8776 | 0.9870 |
| \$15,000 | | 0.9728 | 0.0292 | | 0.9960 | 0.0548 | | 0.9389 | 0.6422 | | 0.6169 | 0.1135 | | 0.1118 | 0.0053 | 0.8450 | |
| \$20,000 | | 0.9641 | 0.0289 | | 0.9946 | 0.0547 | | 0.9202 | 0.6294 | | 0.5463 | 0.1005 | | 0.0854 | 0.0040 | 0.8175 | |
| \$25,000 | | 0.9556 | 0.0287 | | 0.9933 | 0.0546 | | 0.9021 | 0.6170 | | 0.4892 | 0.0900 | | 0.0689 | 0.0032 | 0.7935 | |
| \$30,000 | | 0.9471 | 0.0284 | | 0.9920 | 0.0546 | | 0.8847 | 0.6051 | | 0.4420 | 0.0813 | | 0.0575 | 0.0027 | 0.7721 | |
| \$35,000 | | 0.9388 | 0.0282 | | 0.9907 | 0.0545 | | 0.8679 | 0.5936 | | 0.4023 | 0.0740 | | 0.0492 | 0.0023 | 0.7526 | |
| \$40,000 | | 0.9305 | 0.0279 | | 0.9895 | 0.0544 | | 0.8517 | 0.5826 | | 0.3685 | 0.0678 | | 0.0429 | 0.0020 | 0.7347 | |
| \$50,000 | | 0.9142 | 0.0274 | | 0.9870 | 0.0543 | | 0.8209 | 0.5615 | | 0.3134 | 0.0577 | | 0.0340 | 0.0016 | 0.7025 | |
| \$75,000 | | 0.8744 | 0.0262 | | 0.9809 | 0.0539 | | 0.7514 | 0.5140 | | 0.2203 | 0.0405 | | 0.0219 | 0.0010 | 0.6356 | |
| \$100,000 | | 0.8360 | 0.0251 | | 0.9749 | 0.0536 | | 0.6905 | 0.4723 | | 0.1611 | 0.0297 | | 0.0123 | 0.0006 | 0.5813 | |
| \$125,000 | | 0.7993 | 0.0240 | | 0.9691 | 0.0533 | | 0.6361 | 0.4351 | | 0.1202 | 0.0221 | | 0.0086 | 0.0004 | 0.5349 | |
| \$150,000 | | 0.7644 | 0.0229 | | 0.9634 | 0.0530 | | 0.5871 | 0.4016 | | 0.0917 | 0.0169 | | 0.0064 | 0.0003 | 0.4947 | |
| \$175,000 | | 0.7316 | 0.0219 | | 0.9577 | 0.0527 | | 0.5431 | 0.3715 | | 0.0716 | 0.0132 | | 0.0049 | 0.0002 | 0.4595 | |
| \$200,000 | | 0.7007 | 0.0210 | | 0.9521 | 0.0524 | | 0.5037 | 0.3445 | | 0.0571 | 0.0105 | | 0.0040 | 0.0002 | 0.4286 | |
| \$225,000 | | 0.6713 | 0.0201 | | 0.9467 | 0.0521 | | 0.4687 | 0.3206 | | 0.0463 | 0.0085 | | 0.0033 | 0.0002 | 0.4015 | |
| \$250,000 | | 0.6433 | 0.0193 | | 0.9414 | 0.0518 | | 0.4376 | 0.2993 | | 0.0380 | 0.0070 | | 0.0028 | 0.0001 | 0.3775 | |
| \$275,000 | | 0.6163 | 0.0185 | | 0.9363 | 0.0515 | | 0.4101 | 0.2805 | | 0.0316 | 0.0058 | | 0.0024 | 0.0001 | 0.3564 | |
| \$300,000 | | 0.5906 | 0.0177 | | 0.9314 | 0.0512 | | 0.3856 | 0.2637 | | 0.0265 | 0.0049 | | 0.0021 | 0.0001 | 0.3376 | |
| \$325,000 | | 0.5662 | 0.0170 | | 0.9267 | 0.0510 | | 0.3636 | 0.2487 | | 0.0224 | 0.0041 | | 0.0019 | 0.0001 | 0.3209 | |
| \$350,000 | | 0.5433 | 0.0163 | | 0.9222 | 0.0507 | | 0.3438 | 0.2352 | | 0.0191 | 0.0035 | | 0.0016 | 0.0001 | 0.3058 | |
| \$375,000 | | 0.5222 | 0.0157 | | 0.9178 | 0.0505 | | 0.3258 | 0.2228 | | 0.0165 | 0.0030 | | 0.0014 | 0.0001 | 0.2921 | |
| \$400,000 | | 0.5025 | 0.0151 | | 0.9136 | 0.0502 | | 0.3094 | 0.2117 | | 0.0143 | 0.0026 | | 0.0013 | 0.0001 | 0.2797 | |
| \$425,000 | | 0.4840 | 0.0145 | | 0.9095 | 0.0500 | | 0.2946 | 0.2015 | | 0.0124 | 0.0023 | | 0.0011 | 0.0001 | 0.2684 | |
| \$450,000 | | 0.4661 | 0.0140 | | 0.9055 | 0.0498 | | 0.2811 | 0.1923 | | 0.0109 | 0.0020 | | 0.0009 | 0.0000 | 0.2581 | |
| \$475,000 | | 0.4488 | 0.0135 | | 0.9016 | 0.0496 | | 0.2689 | 0.1839 | | 0.0097 | 0.0018 | | 0.0008 | 0.0000 | 0.2488 | |
| \$500,000 | | 0.4324 | 0.0130 | | 0.8976 | 0.0494 | | 0.2578 | 0.1763 | | 0.0087 | 0.0016 | | 0.0007 | 0.0000 | 0.2403 | |
| \$600,000 | | 0.3765 | 0.0113 | | 0.8820 | 0.0485 | | 0.2207 | 0.1509 | | 0.0034 | 0.0006 | | 0.0003 | 0.0000 | 0.2113 | |
| \$700,000 | | 0.3341 | 0.0100 | | 0.8674 | 0.0477 | | 0.1932 | 0.1321 | | 0.0024 | 0.0004 | | 0.0000 | 0.0000 | 0.1902 | |
| \$800,000 | | 0.3014 | 0.0090 | | 0.8519 | 0.0469 | | 0.1719 | 0.1176 | | 0.0017 | 0.0003 | | 0.0000 | 0.0000 | 0.1738 | |
| \$900,000 | | 0.2753 | 0.0083 | | 0.8379 | 0.0461 | | 0.1552 | 0.1062 | | 0.0013 | 0.0002 | | 0.0000 | 0.0000 | 0.1608 | |
| \$1,000,000 | | 0.2539 | 0.0076 | | 0.8247 | 0.0454 | | 0.1417 | 0.0969 | | 0.0010 | 0.0002 | | 0.0000 | 0.0000 | 0.1501 | |
| \$2,000,000 | | 0.1489 | 0.0045 | | 0.7021 | 0.0386 | | 0.0782 | 0.0535 | | 0.0002 | 0.0000 | | 0.0000 | 0.0000 | 0.0966 | |
| \$3,000,000 | | 0.1090 | 0.0033 | | 0.6044 | 0.0332 | | 0.0554 | 0.0379 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0744 | |
| \$4,000,000 | | 0.0876 | 0.0026 | | 0.5293 | 0.0291 | | 0.0435 | 0.0298 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0615 | |
| \$5,000,000 | | 0.0741 | 0.0022 | | 0.4705 | 0.0259 | | 0.0362 | 0.0248 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0529 | |
| \$6,000,000 | | 0.0647 | 0.0019 | | 0.4231 | 0.0233 | | 0.0313 | 0.0214 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0466 | |
| \$7,000,000 | | 0.0577 | 0.0017 | | 0.3842 | 0.0211 | | 0.0277 | 0.0190 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0418 | |
| \$8,000,000 | | 0.0522 | 0.0016 | | 0.3515 | 0.0193 | | 0.0250 | 0.0171 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0380 | |
| \$9,000,000 | | 0.0477 | 0.0014 | | 0.3236 | 0.0178 | | 0.0228 | 0.0156 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0348 | |
| \$10,000,000 | | 0.0439 | 0.0013 | | 0.2994 | 0.0165 | | 0.0210 | 0.0144 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0322 | |

| | | | |
|-----------------------------|-------------|-------------------------|--------|
| Death Average Cost Per Case | \$433,929 | Target Cost Ratio | 0.9866 |
| P.T. Average Cost Per Case | \$3,327,328 | Loss Adjustment Expense | 1.000 |
| P.P. Average Cost Per Case | \$230,007 | Assessment Factor | 1.000 |
| T.T. Average Cost Per Case | \$25,970 | | |

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group G

| LOSS LIMIT | DEATH | | | P.T. | | | PP | | | TT | | | M.O | | | (1) AVE. EX. RAT. | (2) P.L.R. EXCL. ASSES. |
|--------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|-----------|--------------|-------------------------|----------------------------|----------------------------------|
| | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | | |
| \$10,000 | 0.039 | 0.9829 | 0.0383 | 0.080 | 0.9978 | 0.0798 | 0.701 | 0.9634 | 0.6754 | 0.136 | 0.7169 | 0.0975 | 0.044 | 0.1668 | 0.0073 | 0.8983 | 0.9870 |
| \$15,000 | | 0.9747 | 0.0380 | | 0.9967 | 0.0797 | | 0.9461 | 0.6632 | | 0.6273 | 0.0853 | | 0.1168 | 0.0051 | 0.8713 | |
| \$20,000 | | 0.9667 | 0.0377 | | 0.9956 | 0.0796 | | 0.9294 | 0.6515 | | 0.5573 | 0.0758 | | 0.0894 | 0.0039 | 0.8485 | |
| \$25,000 | | 0.9588 | 0.0374 | | 0.9945 | 0.0796 | | 0.9132 | 0.6402 | | 0.5006 | 0.0681 | | 0.0722 | 0.0032 | 0.8285 | |
| \$30,000 | | 0.9509 | 0.0371 | | 0.9935 | 0.0795 | | 0.8976 | 0.6292 | | 0.4534 | 0.0617 | | 0.0604 | 0.0027 | 0.8102 | |
| \$35,000 | | 0.9431 | 0.0368 | | 0.9924 | 0.0794 | | 0.8824 | 0.6186 | | 0.4136 | 0.0562 | | 0.0517 | 0.0023 | 0.7933 | |
| \$40,000 | | 0.9354 | 0.0365 | | 0.9913 | 0.0793 | | 0.8677 | 0.6083 | | 0.3796 | 0.0516 | | 0.0451 | 0.0020 | 0.7777 | |
| \$50,000 | | 0.9202 | 0.0359 | | 0.9893 | 0.0791 | | 0.8397 | 0.5886 | | 0.3241 | 0.0441 | | 0.0358 | 0.0016 | 0.7493 | |
| \$75,000 | | 0.8831 | 0.0344 | | 0.9842 | 0.0787 | | 0.7761 | 0.5440 | | 0.2300 | 0.0313 | | 0.0231 | 0.0010 | 0.6894 | |
| \$100,000 | | 0.8473 | 0.0330 | | 0.9792 | 0.0783 | | 0.7198 | 0.5046 | | 0.1698 | 0.0231 | | 0.0133 | 0.0006 | 0.6396 | |
| \$125,000 | | 0.8128 | 0.0317 | | 0.9744 | 0.0780 | | 0.6691 | 0.4690 | | 0.1278 | 0.0174 | | 0.0093 | 0.0004 | 0.5965 | |
| \$150,000 | | 0.7798 | 0.0304 | | 0.9697 | 0.0776 | | 0.6230 | 0.4367 | | 0.0981 | 0.0133 | | 0.0069 | 0.0003 | 0.5583 | |
| \$175,000 | | 0.7485 | 0.0292 | | 0.9649 | 0.0772 | | 0.5810 | 0.4073 | | 0.0770 | 0.0105 | | 0.0053 | 0.0002 | 0.5244 | |
| \$200,000 | | 0.7189 | 0.0280 | | 0.9603 | 0.0768 | | 0.5427 | 0.3804 | | 0.0616 | 0.0084 | | 0.0043 | 0.0002 | 0.4938 | |
| \$225,000 | | 0.6908 | 0.0269 | | 0.9557 | 0.0765 | | 0.5080 | 0.3561 | | 0.0502 | 0.0068 | | 0.0036 | 0.0002 | 0.4665 | |
| \$250,000 | | 0.6640 | 0.0259 | | 0.9511 | 0.0761 | | 0.4766 | 0.3341 | | 0.0414 | 0.0056 | | 0.0030 | 0.0001 | 0.4418 | |
| \$275,000 | | 0.6383 | 0.0249 | | 0.9467 | 0.0757 | | 0.4484 | 0.3143 | | 0.0344 | 0.0047 | | 0.0026 | 0.0001 | 0.4197 | |
| \$300,000 | | 0.6135 | 0.0239 | | 0.9424 | 0.0754 | | 0.4230 | 0.2966 | | 0.0289 | 0.0039 | | 0.0023 | 0.0001 | 0.3999 | |
| \$325,000 | | 0.5898 | 0.0230 | | 0.9382 | 0.0751 | | 0.4002 | 0.2805 | | 0.0246 | 0.0033 | | 0.0020 | 0.0001 | 0.3820 | |
| \$350,000 | | 0.5672 | 0.0221 | | 0.9341 | 0.0747 | | 0.3795 | 0.2660 | | 0.0210 | 0.0029 | | 0.0018 | 0.0001 | 0.3658 | |
| \$375,000 | | 0.5459 | 0.0213 | | 0.9301 | 0.0744 | | 0.3607 | 0.2528 | | 0.0181 | 0.0025 | | 0.0016 | 0.0001 | 0.3511 | |
| \$400,000 | | 0.5261 | 0.0205 | | 0.9263 | 0.0741 | | 0.3434 | 0.2408 | | 0.0157 | 0.0021 | | 0.0014 | 0.0001 | 0.3376 | |
| \$425,000 | | 0.5076 | 0.0198 | | 0.9226 | 0.0738 | | 0.3276 | 0.2297 | | 0.0137 | 0.0019 | | 0.0012 | 0.0001 | 0.3253 | |
| \$450,000 | | 0.4902 | 0.0191 | | 0.9190 | 0.0735 | | 0.3130 | 0.2194 | | 0.0120 | 0.0016 | | 0.0011 | 0.0000 | 0.3136 | |
| \$475,000 | | 0.4735 | 0.0185 | | 0.9155 | 0.0732 | | 0.2997 | 0.2101 | | 0.0106 | 0.0014 | | 0.0009 | 0.0000 | 0.3032 | |
| \$500,000 | | 0.4572 | 0.0178 | | 0.9121 | 0.0730 | | 0.2874 | 0.2014 | | 0.0095 | 0.0013 | | 0.0008 | 0.0000 | 0.2935 | |
| \$600,000 | | 0.3998 | 0.0156 | | 0.8991 | 0.0719 | | 0.2473 | 0.1733 | | 0.0034 | 0.0005 | | 0.0004 | 0.0000 | 0.2613 | |
| \$700,000 | | 0.3547 | 0.0138 | | 0.8863 | 0.0709 | | 0.2166 | 0.1518 | | 0.0024 | 0.0003 | | 0.0001 | 0.0000 | 0.2368 | |
| \$800,000 | | 0.3199 | 0.0125 | | 0.8740 | 0.0699 | | 0.1930 | 0.1353 | | 0.0017 | 0.0002 | | 0.0000 | 0.0000 | 0.2179 | |
| \$900,000 | | 0.2922 | 0.0114 | | 0.8615 | 0.0689 | | 0.1741 | 0.1221 | | 0.0013 | 0.0002 | | 0.0000 | 0.0000 | 0.2026 | |
| \$1,000,000 | | 0.2694 | 0.0105 | | 0.8493 | 0.0679 | | 0.1589 | 0.1114 | | 0.0010 | 0.0001 | | 0.0000 | 0.0000 | 0.1899 | |
| \$2,000,000 | | 0.1580 | 0.0062 | | 0.7444 | 0.0596 | | 0.0875 | 0.0613 | | 0.0002 | 0.0000 | | 0.0000 | 0.0000 | 0.1271 | |
| \$3,000,000 | | 0.1156 | 0.0045 | | 0.6546 | 0.0524 | | 0.0619 | 0.0434 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.1003 | |
| \$4,000,000 | | 0.0929 | 0.0036 | | 0.5821 | 0.0466 | | 0.0486 | 0.0340 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0842 | |
| \$5,000,000 | | 0.0785 | 0.0031 | | 0.5235 | 0.0419 | | 0.0404 | 0.0283 | | 0.0001 | 0.0000 | | 0.0000 | 0.0000 | 0.0733 | |
| \$6,000,000 | | 0.0685 | 0.0027 | | 0.4754 | 0.0380 | | 0.0348 | 0.0244 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0651 | |
| \$7,000,000 | | 0.0611 | 0.0024 | | 0.4352 | 0.0348 | | 0.0308 | 0.0216 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0588 | |
| \$8,000,000 | | 0.0554 | 0.0022 | | 0.4012 | 0.0321 | | 0.0277 | 0.0194 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0537 | |
| \$9,000,000 | | 0.0506 | 0.0020 | | 0.3718 | 0.0297 | | 0.0253 | 0.0177 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0494 | |
| \$10,000,000 | | 0.0467 | 0.0018 | | 0.3462 | 0.0277 | | 0.0233 | 0.0163 | | 0.0000 | 0.0000 | | 0.0000 | 0.0000 | 0.0458 | |

| | | | |
|-----------------------------|-------------|-------------------------|--------|
| Death Average Cost Per Case | \$468,827 | Target Cost Ratio | 0.9866 |
| P.T. Average Cost Per Case | \$4,069,060 | Loss Adjustment Expense | 1.000 |
| P.P Average Cost Per Case | \$262,517 | Assessment Factor | 1.000 |
| T.T. Average Cost Per Case | \$27,139 | | |

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 0.9866 | | | | | | | HG A | HG B | HG C | HG D | HG E | HG F | HG G | | |
| | (10) Pg3 Col(1) | (11) Pg4 Col(1) | (12) Pg5 Col(1) | (13) Pg6 Col(1) | (14) Pg7 Col(1) | (15) Pg8 Col(1) | (16) Pg9 Col(1) | HG A (17)*LBA | HG B (18)*LBA | HG C (19)*LBA | HG D (20)*LBA | HG E (21)*LBA | HG F (22)*LBA | HG G (23)*LBA | (24) | (25) | (26) | (27) | (28) | (29) | (30) | | |
| Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF) | | | | | | | | | | | | | | | | | | | | | | | |
| \$10,000 | 0.7005 | 0.7485 | 0.7845 | 0.8233 | 0.8601 | 0.8776 | 0.8983 | 0.6911 | 0.7385 | 0.7740 | 0.8123 | 0.8486 | 0.8658 | 0.8863 | 0.696 | 0.744 | 0.779 | 0.817 | 0.854 | 0.871 | 0.891 | | |
| \$15,000 | 0.6431 | 0.6982 | 0.7383 | 0.7818 | 0.8233 | 0.8450 | 0.8713 | 0.6345 | 0.6888 | 0.7284 | 0.7713 | 0.8123 | 0.8337 | 0.8596 | 0.640 | 0.694 | 0.733 | 0.776 | 0.817 | 0.839 | 0.865 | | |
| \$20,000 | 0.5982 | 0.6580 | 0.7011 | 0.7478 | 0.7925 | 0.8175 | 0.8485 | 0.5902 | 0.6492 | 0.6917 | 0.7378 | 0.7819 | 0.8065 | 0.8371 | 0.595 | 0.654 | 0.697 | 0.743 | 0.787 | 0.812 | 0.842 | | |
| \$25,000 | 0.5613 | 0.6243 | 0.6693 | 0.7186 | 0.7657 | 0.7935 | 0.8285 | 0.5538 | 0.6159 | 0.6603 | 0.7090 | 0.7554 | 0.7829 | 0.8174 | 0.559 | 0.621 | 0.665 | 0.714 | 0.760 | 0.788 | 0.822 | | |
| \$30,000 | 0.5298 | 0.5950 | 0.6416 | 0.6929 | 0.7418 | 0.7721 | 0.8102 | 0.5227 | 0.5870 | 0.6330 | 0.6836 | 0.7319 | 0.7618 | 0.7993 | 0.528 | 0.592 | 0.638 | 0.689 | 0.737 | 0.767 | 0.804 | | |
| \$35,000 | 0.5025 | 0.5690 | 0.6170 | 0.6699 | 0.7203 | 0.7526 | 0.7933 | 0.4958 | 0.5614 | 0.6087 | 0.6609 | 0.7106 | 0.7425 | 0.7827 | 0.501 | 0.566 | 0.614 | 0.666 | 0.716 | 0.748 | 0.788 | | |
| \$40,000 | 0.4781 | 0.5457 | 0.5947 | 0.6487 | 0.7004 | 0.7347 | 0.7777 | 0.4717 | 0.5384 | 0.5867 | 0.6400 | 0.6910 | 0.7249 | 0.7673 | 0.477 | 0.543 | 0.592 | 0.645 | 0.696 | 0.730 | 0.772 | | |
| \$50,000 | 0.4360 | 0.5050 | 0.5554 | 0.6112 | 0.6647 | 0.7025 | 0.7493 | 0.4302 | 0.4982 | 0.5480 | 0.6030 | 0.6558 | 0.6931 | 0.7393 | 0.435 | 0.503 | 0.553 | 0.608 | 0.661 | 0.698 | 0.744 | | |
| \$75,000 | 0.3549 | 0.4243 | 0.4766 | 0.5356 | 0.5919 | 0.6356 | 0.6894 | 0.3501 | 0.4186 | 0.4702 | 0.5284 | 0.5840 | 0.6271 | 0.6802 | 0.355 | 0.424 | 0.475 | 0.533 | 0.589 | 0.632 | 0.685 | | |
| \$100,000 | 0.2958 | 0.3631 | 0.4155 | 0.4751 | 0.5329 | 0.5813 | 0.6396 | 0.2918 | 0.3582 | 0.4099 | 0.4687 | 0.5258 | 0.5735 | 0.6310 | 0.297 | 0.363 | 0.415 | 0.474 | 0.531 | 0.579 | 0.636 | | |
| \$125,000 | 0.2518 | 0.3154 | 0.3663 | 0.4254 | 0.4833 | 0.5349 | 0.5965 | 0.2484 | 0.3112 | 0.3614 | 0.4197 | 0.4768 | 0.5277 | 0.5885 | 0.253 | 0.316 | 0.366 | 0.425 | 0.482 | 0.533 | 0.594 | | |
| \$150,000 | 0.2188 | 0.2779 | 0.3264 | 0.3840 | 0.4409 | 0.4947 | 0.5583 | 0.2159 | 0.2742 | 0.3220 | 0.3789 | 0.4350 | 0.4881 | 0.5508 | 0.221 | 0.279 | 0.327 | 0.384 | 0.440 | 0.493 | 0.556 | | |
| \$175,000 | 0.1931 | 0.2483 | 0.2940 | 0.3493 | 0.4047 | 0.4595 | 0.5244 | 0.1905 | 0.2450 | 0.2901 | 0.3446 | 0.3993 | 0.4533 | 0.5174 | 0.196 | 0.250 | 0.295 | 0.350 | 0.404 | 0.458 | 0.522 | | |
| \$200,000 | 0.1725 | 0.2242 | 0.2673 | 0.3203 | 0.3734 | 0.4286 | 0.4938 | 0.1702 | 0.2212 | 0.2637 | 0.3160 | 0.3684 | 0.4229 | 0.4872 | 0.175 | 0.226 | 0.269 | 0.321 | 0.373 | 0.428 | 0.492 | | |
| \$225,000 | 0.1559 | 0.2041 | 0.2451 | 0.2957 | 0.3466 | 0.4015 | 0.4665 | 0.1538 | 0.2014 | 0.2418 | 0.2917 | 0.3420 | 0.3961 | 0.4602 | 0.159 | 0.206 | 0.247 | 0.297 | 0.347 | 0.401 | 0.465 | | |
| \$250,000 | 0.1421 | 0.1873 | 0.2260 | 0.2746 | 0.3233 | 0.3775 | 0.4418 | 0.1402 | 0.1848 | 0.2230 | 0.2709 | 0.3190 | 0.3724 | 0.4359 | 0.145 | 0.190 | 0.228 | 0.276 | 0.324 | 0.377 | 0.441 | | |
| \$275,000 | 0.1309 | 0.1731 | 0.2097 | 0.2563 | 0.3030 | 0.3564 | 0.4197 | 0.1291 | 0.1708 | 0.2069 | 0.2529 | 0.2989 | 0.3516 | 0.4141 | 0.134 | 0.176 | 0.212 | 0.258 | 0.304 | 0.357 | 0.419 | | |
| \$300,000 | 0.1210 | 0.1611 | 0.1957 | 0.2402 | 0.2851 | 0.3376 | 0.3999 | 0.1194 | 0.1589 | 0.1931 | 0.2370 | 0.2813 | 0.3331 | 0.3945 | 0.124 | 0.164 | 0.198 | 0.242 | 0.286 | 0.338 | 0.400 | | |
| \$325,000 | 0.1127 | 0.1508 | 0.1836 | 0.2260 | 0.2691 | 0.3209 | 0.3820 | 0.1112 | 0.1488 | 0.1811 | 0.2230 | 0.2655 | 0.3166 | 0.3769 | 0.116 | 0.154 | 0.186 | 0.228 | 0.271 | 0.322 | 0.382 | | |
| \$350,000 | 0.1056 | 0.1415 | 0.1729 | 0.2135 | 0.2550 | 0.3058 | 0.3658 | 0.1042 | 0.1396 | 0.1706 | 0.2106 | 0.2516 | 0.3017 | 0.3609 | 0.109 | 0.145 | 0.176 | 0.216 | 0.257 | 0.307 | 0.366 | | |
| \$375,000 | 0.0993 | 0.1337 | 0.1636 | 0.2027 | 0.2421 | 0.2921 | 0.3511 | 0.0980 | 0.1319 | 0.1614 | 0.2000 | 0.2389 | 0.2882 | 0.3464 | 0.103 | 0.137 | 0.166 | 0.205 | 0.244 | 0.293 | 0.351 | | |
| \$400,000 | 0.0938 | 0.1263 | 0.1550 | 0.1930 | 0.2308 | 0.2797 | 0.3376 | 0.0925 | 0.1246 | 0.1529 | 0.1904 | 0.2277 | 0.2760 | 0.3331 | 0.098 | 0.130 | 0.158 | 0.195 | 0.233 | 0.281 | 0.338 | | |
| \$425,000 | 0.0889 | 0.1200 | 0.1477 | 0.1841 | 0.2207 | 0.2684 | 0.3253 | 0.0877 | 0.1184 | 0.1457 | 0.1816 | 0.2177 | 0.2648 | 0.3209 | 0.093 | 0.123 | 0.151 | 0.187 | 0.223 | 0.270 | 0.326 | | |
| \$450,000 | 0.0845 | 0.1145 | 0.1409 | 0.1761 | 0.2113 | 0.2581 | 0.3136 | 0.0834 | 0.1130 | 0.1390 | 0.1737 | 0.2085 | 0.2546 | 0.3094 | 0.088 | 0.118 | 0.144 | 0.179 | 0.214 | 0.260 | 0.314 | | |
| \$475,000 | 0.0806 | 0.1092 | 0.1347 | 0.1687 | 0.2029 | 0.2488 | 0.3032 | 0.0795 | 0.1077 | 0.1329 | 0.1664 | 0.2002 | 0.2455 | 0.2991 | 0.085 | 0.113 | 0.138 | 0.171 | 0.205 | 0.251 | 0.304 | | |
| \$500,000 | 0.0771 | 0.1045 | 0.1287 | 0.1623 | 0.1950 | 0.2403 | 0.2935 | 0.0761 | 0.1031 | 0.1270 | 0.1601 | 0.1924 | 0.2371 | 0.2896 | 0.081 | 0.108 | 0.132 | 0.165 | 0.197 | 0.242 | 0.295 | | |
| \$600,000 | 0.0661 | 0.0901 | 0.1113 | 0.1404 | 0.1694 | 0.2113 | 0.2613 | 0.0652 | 0.0889 | 0.1098 | 0.1385 | 0.1671 | 0.2085 | 0.2578 | 0.070 | 0.094 | 0.115 | 0.144 | 0.172 | 0.214 | 0.263 | | |
| \$700,000 | 0.0579 | 0.0794 | 0.0985 | 0.1249 | 0.1508 | 0.1902 | 0.2368 | 0.0571 | 0.0783 | 0.0972 | 0.1232 | 0.1488 | 0.1877 | 0.2336 | 0.062 | 0.083 | 0.102 | 0.128 | 0.154 | 0.193 | 0.239 | | |
| \$800,000 | 0.0519 | 0.0714 | 0.0887 | 0.1131 | 0.1366 | 0.1738 | 0.2179 | 0.0512 | 0.0704 | 0.0875 | 0.1116 | 0.1348 | 0.1715 | 0.2150 | 0.056 | 0.075 | 0.093 | 0.117 | 0.140 | 0.177 | 0.220 | | |
| \$900,000 | 0.0470 | 0.0648 | 0.0809 | 0.1036 | 0.1253 | 0.1608 | 0.2026 | 0.0464 | 0.0639 | 0.0798 | 0.1022 | 0.1236 | 0.1586 | 0.1999 | 0.051 | 0.069 | 0.085 | 0.107 | 0.129 | 0.164 | 0.205 | | |
| \$1,000,000 | 0.0432 | 0.0596 | 0.0746 | 0.0958 | 0.1160 | 0.1501 | 0.1899 | 0.0426 | 0.0588 | 0.0736 | 0.0945 | 0.1144 | 0.1481 | 0.1874 | 0.0476 | 0.0638 | 0.0786 | 0.0995 | 0.1194 | 0.1531 | 0.1924 | | |
| \$2,000,000 | 0.0245 | 0.0344 | 0.0437 | 0.0578 | 0.0706 | 0.0966 | 0.1271 | 0.0242 | 0.0339 | 0.0431 | 0.0570 | 0.0697 | 0.0953 | 0.1254 | 0.0292 | 0.0389 | 0.0481 | 0.0620 | 0.0747 | 0.1003 | 0.1304 | | |
| \$3,000,000 | 0.0177 | 0.0251 | 0.0319 | 0.0429 | 0.0528 | 0.0744 | 0.1003 | 0.0175 | 0.0248 | 0.0315 | 0.0423 | 0.0521 | 0.0734 | 0.0990 | 0.0225 | 0.0298 | 0.0365 | 0.0473 | 0.0571 | 0.0784 | 0.1040 | | |
| \$4,000,000 | 0.0142 | 0.0201 | 0.0257 | 0.0347 | 0.0429 | 0.0615 | 0.0842 | 0.0140 | 0.0198 | 0.0254 | 0.0342 | 0.0423 | 0.0607 | 0.0831 | 0.0190 | 0.0248 | 0.0304 | 0.0392 | 0.0473 | 0.0657 | 0.0881 | | |
| \$5,000,000 | 0.0119 | 0.0170 | 0.0217 | 0.0294 | 0.0364 | 0.0529 | 0.0733 | 0.0117 | 0.0168 | 0.0214 | 0.0290 | 0.0359 | 0.0522 | 0.0723 | 0.0167 | 0.0218 | 0.0264 | 0.0340 | 0.0409 | 0.0572 | 0.0773 | | |
| \$6,000,000 | 0.0103 | 0.0147 | 0.0189 | 0.0257 | 0.0318 | 0.0466 | 0.0651 | 0.0102 | 0.0145 | 0.0186 | 0.0254 | 0.0314 | 0.0460 | 0.0642 | 0.0152 | 0.0195 | 0.0236 | 0.0304 | 0.0364 | 0.0510 | 0.0692 | | |
| \$7,000,000 | 0.0091 | 0.0129 | 0.0168 | 0.0228 | 0.0284 | 0.0418 | 0.0588 | 0.0090 | 0.0127 | 0.0166 | 0.0225 | 0.0280 | 0.0412 | 0.0580 | 0.0135 | 0.0177 | 0.0216 | 0.0275 | 0.0330 | 0.0462 | 0.0630 | | |
| \$8,000,000 | 0.0080 | 0.0116 | 0.0149 | 0.0205 | 0.0257 | 0.0380 | 0.0537 | 0.0079 | 0.0114 | 0.0147 | 0.0202 | 0.0254 | 0.0375 | 0.0530 | 0.0119 | 0.0164 | 0.0197 | 0.0252 | 0.0304 | 0.0425 | 0.0580 | | |
| \$9,000,000 | 0.0072 | 0.0104 | 0.0136 | 0.0186 | 0.0234 | 0.0348 | 0.0494 | 0.0071 | 0.0103 | 0.0134 | 0.0184 | 0.0231 | 0.0343 | 0.0487 | 0.0107 | 0.0153 | 0.0184 | 0.0234 | 0.0281 | 0.0393 | 0.0537 | | |
| \$10,000,000 | 0.0064 | 0.0094 | 0.0124 | 0.0171 | 0.0216 | 0.0322 | 0.0458 | 0.0063 | 0.0093 | 0.0122 | 0.0169 | 0.0213 | 0.0318 | 0.0452 | 0.0095 | 0.0140 | 0.0172 | 0.0219 | 0.0263 | 0.0368 | 0.0502 | | |

PENNSYLVANIA
 EXCESS LOSS FACTOR STUDY
 PROPOSED EFFECTIVE DATE: 4/1/17
 USING PENNSYLVANIA EMPIRICAL DATA

| Per Accident Limit | 2017 Excess Loss Factors* | | | | | | | 2016 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 | 0.744 | 0.779 | 0.817 | 0.854 | 0.871 | 0.891 | 0.701 | 0.746 | 0.782 | 0.818 | 0.851 | 0.869 | 0.895 | -0.7% | -0.3% | -0.4% | -0.1% | 0.4% | 0.2% | -0.4% |
| \$15,000 | 0.640 | 0.694 | 0.733 | 0.776 | 0.817 | 0.839 | 0.865 | 0.645 | 0.697 | 0.737 | 0.777 | 0.815 | 0.837 | 0.870 | -0.8% | -0.4% | -0.5% | -0.1% | 0.2% | 0.2% | -0.6% |
| \$20,000 | 0.595 | 0.654 | 0.697 | 0.743 | 0.787 | 0.812 | 0.842 | 0.601 | 0.657 | 0.701 | 0.744 | 0.784 | 0.810 | 0.848 | -1.0% | -0.5% | -0.6% | -0.1% | 0.4% | 0.2% | -0.7% |
| \$25,000 | 0.559 | 0.621 | 0.665 | 0.714 | 0.760 | 0.788 | 0.822 | 0.565 | 0.624 | 0.670 | 0.715 | 0.758 | 0.787 | 0.828 | -1.1% | -0.5% | -0.7% | -0.1% | 0.3% | 0.1% | -0.7% |
| \$30,000 | 0.528 | 0.592 | 0.638 | 0.689 | 0.737 | 0.767 | 0.804 | 0.534 | 0.595 | 0.642 | 0.690 | 0.734 | 0.766 | 0.811 | -1.1% | -0.5% | -0.6% | -0.1% | 0.4% | 0.1% | -0.9% |
| \$35,000 | 0.501 | 0.566 | 0.614 | 0.666 | 0.716 | 0.748 | 0.788 | 0.507 | 0.570 | 0.618 | 0.668 | 0.713 | 0.747 | 0.794 | -1.2% | -0.7% | -0.6% | -0.3% | 0.4% | 0.1% | -0.8% |
| \$40,000 | 0.477 | 0.543 | 0.592 | 0.645 | 0.696 | 0.730 | 0.772 | 0.483 | 0.547 | 0.596 | 0.647 | 0.694 | 0.729 | 0.779 | -1.2% | -0.7% | -0.7% | -0.3% | 0.3% | 0.1% | -0.9% |
| \$50,000 | 0.435 | 0.503 | 0.553 | 0.608 | 0.661 | 0.698 | 0.744 | 0.442 | 0.507 | 0.558 | 0.610 | 0.659 | 0.697 | 0.752 | -1.6% | -0.8% | -0.9% | -0.3% | 0.3% | 0.1% | -1.1% |
| \$75,000 | 0.355 | 0.424 | 0.475 | 0.533 | 0.589 | 0.632 | 0.685 | 0.363 | 0.428 | 0.481 | 0.536 | 0.588 | 0.632 | 0.693 | -2.2% | -0.9% | -1.2% | -0.6% | 0.2% | 0.0% | -1.2% |
| \$100,000 | 0.297 | 0.363 | 0.415 | 0.474 | 0.531 | 0.579 | 0.636 | 0.305 | 0.369 | 0.422 | 0.477 | 0.530 | 0.578 | 0.644 | -2.6% | -1.6% | -1.7% | -0.6% | 0.2% | 0.2% | -1.2% |
| \$125,000 | 0.253 | 0.316 | 0.366 | 0.425 | 0.482 | 0.533 | 0.594 | 0.263 | 0.322 | 0.374 | 0.429 | 0.482 | 0.533 | 0.601 | -3.8% | -1.9% | -2.1% | -0.9% | 0.0% | 0.0% | -1.2% |
| \$150,000 | 0.221 | 0.279 | 0.327 | 0.384 | 0.440 | 0.493 | 0.556 | 0.230 | 0.286 | 0.335 | 0.389 | 0.441 | 0.494 | 0.563 | -3.9% | -2.4% | -2.4% | -1.3% | -0.2% | -0.2% | -1.2% |
| \$175,000 | 0.196 | 0.250 | 0.295 | 0.350 | 0.404 | 0.458 | 0.522 | 0.206 | 0.257 | 0.303 | 0.355 | 0.406 | 0.460 | 0.530 | -4.9% | -2.7% | -2.6% | -1.4% | -0.5% | -0.4% | -1.5% |
| \$200,000 | 0.175 | 0.226 | 0.269 | 0.321 | 0.373 | 0.428 | 0.492 | 0.186 | 0.234 | 0.277 | 0.327 | 0.376 | 0.430 | 0.499 | -5.9% | -3.4% | -2.9% | -1.8% | -0.8% | -0.5% | -1.4% |
| \$225,000 | 0.159 | 0.206 | 0.247 | 0.297 | 0.347 | 0.401 | 0.465 | 0.169 | 0.215 | 0.255 | 0.303 | 0.349 | 0.403 | 0.472 | -5.9% | -4.2% | -3.1% | -2.0% | -0.6% | -0.5% | -1.5% |
| \$250,000 | 0.145 | 0.190 | 0.228 | 0.276 | 0.324 | 0.377 | 0.441 | 0.156 | 0.198 | 0.237 | 0.282 | 0.327 | 0.380 | 0.448 | -7.1% | -4.0% | -3.8% | -2.1% | -0.9% | -0.8% | -1.6% |
| \$275,000 | 0.134 | 0.176 | 0.212 | 0.258 | 0.304 | 0.357 | 0.419 | 0.145 | 0.185 | 0.221 | 0.265 | 0.307 | 0.359 | 0.426 | -7.6% | -4.9% | -4.1% | -2.6% | -1.0% | -0.6% | -1.6% |
| \$300,000 | 0.124 | 0.164 | 0.198 | 0.242 | 0.286 | 0.338 | 0.400 | 0.135 | 0.173 | 0.208 | 0.249 | 0.290 | 0.341 | 0.406 | -8.1% | -5.2% | -4.8% | -2.8% | -1.4% | -0.9% | -1.5% |
| \$325,000 | 0.116 | 0.154 | 0.186 | 0.228 | 0.271 | 0.322 | 0.382 | 0.127 | 0.163 | 0.196 | 0.236 | 0.275 | 0.325 | 0.388 | -8.7% | -5.5% | -5.1% | -3.4% | -1.5% | -0.9% | -1.5% |
| \$350,000 | 0.109 | 0.145 | 0.176 | 0.216 | 0.257 | 0.307 | 0.366 | 0.119 | 0.154 | 0.185 | 0.224 | 0.261 | 0.310 | 0.372 | -8.4% | -5.8% | -4.9% | -3.6% | -1.5% | -1.0% | -1.6% |
| \$375,000 | 0.103 | 0.137 | 0.166 | 0.205 | 0.244 | 0.293 | 0.351 | 0.113 | 0.146 | 0.176 | 0.213 | 0.249 | 0.297 | 0.358 | -8.8% | -6.2% | -5.7% | -3.8% | -2.0% | -1.3% | -2.0% |
| \$400,000 | 0.098 | 0.130 | 0.158 | 0.195 | 0.233 | 0.281 | 0.338 | 0.107 | 0.138 | 0.168 | 0.203 | 0.238 | 0.285 | 0.345 | -8.4% | -5.8% | -6.0% | -3.9% | -2.1% | -1.4% | -2.0% |
| \$425,000 | 0.093 | 0.123 | 0.151 | 0.187 | 0.223 | 0.270 | 0.326 | 0.102 | 0.132 | 0.160 | 0.195 | 0.228 | 0.274 | 0.333 | -8.8% | -6.8% | -5.6% | -4.1% | -2.2% | -1.5% | -2.1% |
| \$450,000 | 0.088 | 0.118 | 0.144 | 0.179 | 0.214 | 0.260 | 0.314 | 0.098 | 0.126 | 0.153 | 0.187 | 0.219 | 0.264 | 0.321 | -10.2% | -6.3% | -5.9% | -4.3% | -2.3% | -1.5% | -2.2% |
| \$475,000 | 0.085 | 0.113 | 0.138 | 0.171 | 0.205 | 0.251 | 0.304 | 0.094 | 0.121 | 0.147 | 0.179 | 0.211 | 0.255 | 0.311 | -9.6% | -6.6% | -6.1% | -4.5% | -2.8% | -1.6% | -2.3% |
| \$500,000 | 0.081 | 0.108 | 0.132 | 0.165 | 0.197 | 0.242 | 0.295 | 0.090 | 0.116 | 0.141 | 0.173 | 0.203 | 0.247 | 0.302 | -10.0% | -6.9% | -6.4% | -4.6% | -3.0% | -2.0% | -2.3% |
| \$600,000 | 0.070 | 0.094 | 0.115 | 0.144 | 0.172 | 0.214 | 0.263 | 0.078 | 0.101 | 0.123 | 0.151 | 0.178 | 0.219 | 0.270 | -10.3% | -6.9% | -6.5% | -4.6% | -3.4% | -2.3% | -2.6% |
| \$700,000 | 0.062 | 0.083 | 0.102 | 0.128 | 0.154 | 0.193 | 0.239 | 0.070 | 0.090 | 0.110 | 0.135 | 0.159 | 0.198 | 0.246 | -11.4% | -7.8% | -7.3% | -5.2% | -3.1% | -2.5% | -2.8% |
| \$800,000 | 0.056 | 0.075 | 0.093 | 0.117 | 0.140 | 0.177 | 0.220 | 0.063 | 0.082 | 0.099 | 0.123 | 0.145 | 0.181 | 0.227 | -11.1% | -8.5% | -6.1% | -4.9% | -3.4% | -2.2% | -3.1% |
| \$900,000 | 0.051 | 0.069 | 0.085 | 0.107 | 0.129 | 0.164 | 0.205 | 0.058 | 0.075 | 0.091 | 0.113 | 0.134 | 0.168 | 0.211 | -12.1% | -8.0% | -6.6% | -5.3% | -3.7% | -2.4% | -2.8% |
| \$1,000,000 | 0.0476 | 0.0638 | 0.0786 | 0.0995 | 0.1194 | 0.1531 | 0.1924 | 0.0536 | 0.0696 | 0.0848 | 0.1053 | 0.1242 | 0.1576 | 0.1982 | -11.2% | -8.3% | -7.3% | -5.5% | -3.9% | -2.9% | -2.9% |
| \$2,000,000 | 0.0292 | 0.0389 | 0.0481 | 0.0620 | 0.0747 | 0.1003 | 0.1304 | 0.0331 | 0.0428 | 0.0523 | 0.0660 | 0.0783 | 0.1036 | 0.1342 | -11.8% | -9.1% | -8.0% | -6.1% | -4.6% | -3.2% | -2.8% |
| \$3,000,000 | 0.0225 | 0.0298 | 0.0365 | 0.0473 | 0.0571 | 0.0784 | 0.1040 | 0.0253 | 0.0325 | 0.0396 | 0.0502 | 0.0598 | 0.0808 | 0.1065 | -11.1% | -8.3% | -7.8% | -5.8% | -4.5% | -3.0% | -2.3% |
| \$4,000,000 | 0.0190 | 0.0248 | 0.0304 | 0.0392 | 0.0473 | 0.0657 | 0.0881 | 0.0211 | 0.0269 | 0.0327 | 0.0413 | 0.0492 | 0.0673 | 0.0898 | -10.0% | -7.8% | -7.0% | -5.1% | -3.9% | -2.4% | -1.9% |
| \$5,000,000 | 0.0167 | 0.0218 | 0.0264 | 0.0340 | 0.0409 | 0.0572 | 0.0773 | 0.0184 | 0.0233 | 0.0282 | 0.0356 | 0.0424 | 0.0583 | 0.0783 | -9.2% | -6.4% | -6.4% | -4.5% | -3.5% | -1.9% | -1.3% |
| \$6,000,000 | 0.0151 | 0.0195 | 0.0236 | 0.0304 | 0.0364 | 0.0510 | 0.0692 | 0.0165 | 0.0207 | 0.0250 | 0.0315 | 0.0375 | 0.0516 | 0.0697 | -8.5% | -5.8% | -5.6% | -3.5% | -2.9% | -1.2% | -0.7% |
| \$7,000,000 | 0.0135 | 0.0177 | 0.0216 | 0.0275 | 0.0330 | 0.0462 | 0.0630 | 0.0150 | 0.0188 | 0.0227 | 0.0285 | 0.0339 | 0.0466 | 0.0630 | -10.0% | -5.9% | -4.8% | -3.5% | -2.7% | -0.9% | 0.0% |
| \$8,000,000 | 0.0119 | 0.0164 | 0.0197 | 0.0252 | 0.0304 | 0.0425 | 0.0580 | 0.0134 | 0.0172 | 0.0208 | 0.0260 | 0.0310 | 0.0426 | 0.0577 | -11.2% | -4.7% | -5.3% | -3.1% | -1.9% | -0.2% | 0.5% |
| \$9,000,000 | 0.0107 | 0.0152 | 0.0184 | 0.0234 | 0.0281 | 0.0393 | 0.0537 | 0.0119 | 0.0159 | 0.0192 | 0.0240 | 0.0287 | 0.0393 | 0.0533 | -10.1% | -4.4% | -4.2% | -2.5% | -2.1% | 0.0% | 0.8% |
| \$10,000,000 | 0.0095 | 0.0140 | 0.0172 | 0.0219 | 0.0263 | 0.0368 | 0.0502 | 0.0104 | 0.0149 | 0.0178 | 0.0223 | 0.0266 | 0.0365 | 0.0496 | -8.7% | -6.0% | -3.4% | -1.8% | -1.1% | 0.8% | 1.2% |

* Adjusted