

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 2019 excess loss factors with the current 2017 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	405,076						
	P.T.	2,078,004						
	PP	163,891						
	T.T.	27,049						
	MO	1,493						
	Fatal	357,854	365,231	376,225	391,131	410,330	434,307	463,670
	P.T.	1,109,146	1,305,136	1,556,080	1,879,760	2,300,193	2,849,914	3,573,121
	PP	101,266	119,775	141,666	167,559	198,184	234,406	277,249
	T.T.	22,872	24,365	25,955	27,649	29,454	31,377	33,426
	MO	1,245	1,344	1,449	1,564	1,687	1,820	1,964

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	2,363,566	0.010	Death	12,661,473	0.011	Death	27,000,642	0.012	Death	15,772,867	0.015
P.T.	3,387,778	0.014	P.T.	22,253,497	0.019	P.T.	54,751,302	0.024	P.T.	36,102,340	0.034
PP	107,463,475	0.455	PP	640,747,253	0.557	PP	1,284,030,526	0.571	PP	651,594,668	0.620
T.T.	88,633,731	0.375	T.T.	329,198,289	0.286	T.T.	643,515,299	0.286	T.T.	262,881,120	0.250
Medical Only	34,508,066	0.146	Medical Only	146,182,457	0.127	Medical Only	240,755,724	0.107	Medical Only	85,173,483	0.081
<b>Total</b>	<b>236,356,616</b>		<b>Total</b>	<b>1,151,042,969</b>		<b>Total</b>	<b>2,250,053,493</b>		<b>Total</b>	<b>1,051,524,478</b>	
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	30,847,033	0.016	Death	27,656,841	0.027	Death	14,747,764	0.056			
P.T.	75,832,289	0.039	P.T.	65,898,400	0.064	P.T.	23,526,195	0.089			
PP	1,271,797,455	0.660	PP	675,714,679	0.660	PP	168,194,738	0.639			
T.T.	449,209,915	0.233	T.T.	208,962,801	0.204	T.T.	44,506,645	0.169			
Medical Only	100,252,857	0.052	Medical Only	46,094,736	0.045	Medical Only	12,377,588	0.047			
<b>Total</b>	<b>1,927,939,549</b>		<b>Total</b>	<b>1,024,327,457</b>		<b>Total</b>	<b>263,352,930</b>				

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	0.9783	0.0098	0.014	0.9925	0.0139	0.455	0.9096	0.4139	0.375	0.6812	0.2555	0.146	0.1285	0.0188	0.7119	0.9870
\$15,000		0.9682	0.0097		0.9889	0.0138		0.8699	0.3958		0.5859	0.2197		0.0892	0.0130	0.6520	
\$20,000		0.9582	0.0096		0.9853	0.0138		0.8330	0.3790		0.5123	0.1921		0.0682	0.0100	0.6045	
\$25,000		0.9484	0.0095		0.9818	0.0137		0.7986	0.3634		0.4533	0.1700		0.0552	0.0081	0.5647	
\$30,000		0.9387	0.0094		0.9784	0.0137		0.7664	0.3487		0.4049	0.1518		0.0462	0.0067	0.5303	
\$35,000		0.9291	0.0093		0.9751	0.0137		0.7360	0.3349		0.3645	0.1367		0.0397	0.0058	0.5004	
\$40,000		0.9196	0.0092		0.9719	0.0136		0.7072	0.3218		0.3302	0.1238		0.0348	0.0051	0.4735	
\$50,000		0.9010	0.0090		0.9656	0.0135		0.6538	0.2975		0.2750	0.1031		0.0279	0.0041	0.4272	
\$75,000		0.8566	0.0086		0.9508	0.0133		0.5394	0.2454		0.1840	0.0690		0.0168	0.0025	0.3388	
\$100,000		0.8153	0.0082		0.9372	0.0131		0.4486	0.2041		0.1284	0.0481		0.0127	0.0019	0.2754	
\$125,000		0.7763	0.0078		0.9246	0.0129		0.3793	0.1726		0.0923	0.0346		0.0101	0.0015	0.2294	
\$150,000		0.7388	0.0074		0.9128	0.0128		0.3276	0.1491		0.0682	0.0256		0.0083	0.0012	0.1961	
\$175,000		0.7025	0.0070		0.9018	0.0126		0.2884	0.1312		0.0516	0.0194		0.0069	0.0010	0.1712	
\$200,000		0.6675	0.0067		0.8917	0.0125		0.2572	0.1170		0.0398	0.0149		0.0059	0.0009	0.1520	
\$225,000		0.6344	0.0063		0.8822	0.0124		0.2320	0.1055		0.0312	0.0117		0.0050	0.0007	0.1366	
\$250,000		0.6038	0.0060		0.8729	0.0122		0.2116	0.0963		0.0248	0.0093		0.0043	0.0006	0.1244	
\$275,000		0.5754	0.0058		0.8650	0.0121		0.1947	0.0886		0.0200	0.0075		0.0037	0.0005	0.1145	
\$300,000		0.5488	0.0055		0.8554	0.0120		0.1804	0.0821		0.0163	0.0061		0.0032	0.0005	0.1062	
\$325,000		0.5234	0.0052		0.8466	0.0119		0.1685	0.0767		0.0134	0.0050		0.0027	0.0004	0.0992	
\$350,000		0.4990	0.0050		0.8383	0.0117		0.1581	0.0719		0.0112	0.0042		0.0024	0.0003	0.0931	
\$375,000		0.4757	0.0048		0.8303	0.0116		0.1490	0.0678		0.0097	0.0036		0.0020	0.0003	0.0881	
\$400,000		0.4533	0.0045		0.8225	0.0115		0.1409	0.0641		0.0085	0.0032		0.0018	0.0003	0.0836	
\$425,000		0.4318	0.0043		0.8148	0.0114		0.1338	0.0609		0.0076	0.0029		0.0015	0.0002	0.0797	
\$450,000		0.4116	0.0041		0.8072	0.0113		0.1274	0.0580		0.0068	0.0025		0.0013	0.0002	0.0761	
\$475,000		0.3928	0.0039		0.7996	0.0112		0.1216	0.0553		0.0061	0.0023		0.0011	0.0002	0.0729	
\$500,000		0.3758	0.0038		0.7920	0.0111		0.1164	0.0530		0.0055	0.0021		0.0010	0.0001	0.0701	
\$600,000		0.3214	0.0032		0.7624	0.0107		0.0996	0.0453		0.0038	0.0014		0.0005	0.0001	0.0607	
\$700,000		0.2816	0.0028		0.7338	0.0103		0.0873	0.0397		0.0028	0.0011		0.0002	0.0000	0.0539	
\$800,000		0.2513	0.0025		0.7066	0.0099		0.0779	0.0354		0.0022	0.0008		0.0000	0.0000	0.0486	
\$900,000		0.2272	0.0023		0.6809	0.0095		0.0704	0.0320		0.0017	0.0006		0.0000	0.0000	0.0444	
\$1,000,000		0.2076	0.0021		0.6567	0.0092		0.6643	0.0293		0.0014	0.0005		0.0000	0.0000	0.0411	
\$2,000,000		0.1149	0.0011		0.4802	0.0067		0.0357	0.0162		0.0004	0.0001		0.0000	0.0000	0.0241	
\$3,000,000		0.0815	0.0008		0.3748	0.0052		0.0254	0.0116		0.0002	0.0001		0.0000	0.0000	0.0177	
\$4,000,000		0.0642	0.0006		0.3041	0.0043		0.0201	0.0091		0.0001	0.0000		0.0000	0.0000	0.0140	
\$5,000,000		0.0535	0.0005		0.2527	0.0035		0.0167	0.0076		0.0001	0.0000		0.0000	0.0000	0.0116	
\$6,000,000		0.0460	0.0005		0.2133	0.0030		0.0143	0.0065		0.0001	0.0000		0.0000	0.0000	0.0100	
\$7,000,000		0.0405	0.0004		0.1819	0.0025		0.0124	0.0056		0.0001	0.0000		0.0000	0.0000	0.0085	
\$8,000,000		0.0362	0.0004		0.1561	0.0022		0.0108	0.0049		0.0000	0.0000		0.0000	0.0000	0.0075	
\$9,000,000		0.0326	0.0003		0.1344	0.0019		0.0094	0.0043		0.0000	0.0000		0.0000	0.0000	0.0065	
\$10,000,000		0.0295	0.0003		0.1158	0.0016		0.0082	0.0037		0.0000	0.0000		0.0000	0.0000	0.0056	

Death Average Cost Per Case	\$357,854	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$1,109,146	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$101,266	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,872		

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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	0.9787	0.0108	0.019	0.9936	0.0189	0.557	0.9226	0.5139	0.286	0.6950	0.1988	0.127	0.1373	0.0174	0.7598	0.9870
\$15,000		0.9688	0.0107		0.9905	0.0188		0.8879	0.4946		0.6015	0.1720		0.0957	0.0121	0.7082	
\$20,000		0.9590	0.0105		0.9874	0.0188		0.8555	0.4765		0.5288	0.1512		0.0733	0.0093	0.6663	
\$25,000		0.9494	0.0104		0.9844	0.0187		0.8250	0.4595		0.4701	0.1344		0.0593	0.0075	0.6305	
\$30,000		0.9398	0.0103		0.9814	0.0186		0.7962	0.4435		0.4216	0.1206		0.0498	0.0063	0.5993	
\$35,000		0.9304	0.0102		0.9786	0.0186		0.7690	0.4283		0.3809	0.1090		0.0428	0.0054	0.5715	
\$40,000		0.9211	0.0101		0.9757	0.0185		0.7430	0.4139		0.3463	0.0990		0.0375	0.0048	0.5463	
\$50,000		0.9029	0.0099		0.9703	0.0184		0.6946	0.3869		0.2903	0.0830		0.0301	0.0038	0.5020	
\$75,000		0.8592	0.0095		0.9573	0.0182		0.5893	0.3283		0.1973	0.0564		0.0182	0.0023	0.4147	
\$100,000		0.8186	0.0090		0.9452	0.0180		0.5021	0.2796		0.1398	0.0400		0.0137	0.0017	0.3483	
\$125,000		0.7802	0.0086		0.9339	0.0177		0.4311	0.2401		0.1018	0.0291		0.0109	0.0014	0.2969	
\$150,000		0.7433	0.0082		0.9234	0.0175		0.3750	0.2089		0.0760	0.0217		0.0090	0.0011	0.2574	
\$175,000		0.7075	0.0078		0.9134	0.0174		0.3313	0.1845		0.0580	0.0166		0.0076	0.0010	0.2273	
\$200,000		0.6730	0.0074		0.9039	0.0172		0.2968	0.1653		0.0451	0.0129		0.0065	0.0008	0.2036	
\$225,000		0.6403	0.0070		0.8952	0.0170		0.2686	0.1496		0.0356	0.0102		0.0056	0.0007	0.1845	
\$250,000		0.6098	0.0067		0.8869	0.0169		0.2451	0.1365		0.0285	0.0082		0.0048	0.0006	0.1689	
\$275,000		0.5815	0.0064		0.8789	0.0167		0.2254	0.1255		0.0231	0.0066		0.0042	0.0005	0.1557	
\$300,000		0.5551	0.0061		0.8712	0.0166		0.2089	0.1164		0.0189	0.0054		0.0036	0.0005	0.1450	
\$325,000		0.5300	0.0058		0.8646	0.0164		0.1949	0.1085		0.0156	0.0045		0.0032	0.0004	0.1356	
\$350,000		0.5058	0.0056		0.8563	0.0163		0.1826	0.1017		0.0130	0.0037		0.0028	0.0003	0.1276	
\$375,000		0.4826	0.0053		0.8488	0.0161		0.1722	0.0959		0.0111	0.0032		0.0024	0.0003	0.1208	
\$400,000		0.4604	0.0051		0.8416	0.0160		0.1628	0.0907		0.0096	0.0028		0.0021	0.0003	0.1149	
\$425,000		0.4391	0.0048		0.8347	0.0159		0.1545	0.0861		0.0086	0.0025		0.0018	0.0002	0.1095	
\$450,000		0.4188	0.0046		0.8280	0.0157		0.1471	0.0820		0.0077	0.0022		0.0016	0.0002	0.1047	
\$475,000		0.3998	0.0044		0.8214	0.0156		0.1405	0.0782		0.0061	0.0017		0.0014	0.0002	0.1001	
\$500,000		0.3825	0.0042		0.8148	0.0155		0.1344	0.0749		0.0055	0.0016		0.0012	0.0002	0.0964	
\$600,000		0.3270	0.0036		0.7891	0.0150		0.1150	0.0640		0.0038	0.0011		0.0007	0.0001	0.0838	
\$700,000		0.2866	0.0032		0.7639	0.0145		0.1008	0.0561		0.0028	0.0008		0.0003	0.0000	0.0746	
\$800,000		0.2557	0.0028		0.7395	0.0141		0.0899	0.0501		0.0022	0.0006		0.0001	0.0000	0.0676	
\$900,000		0.2312	0.0025		0.7160	0.0136		0.0813	0.0453		0.0017	0.0005		0.0000	0.0000	0.0619	
\$1,000,000		0.2113	0.0023		0.6936	0.0132		0.0743	0.0414		0.0014	0.0004		0.0000	0.0000	0.0573	
\$2,000,000		0.1169	0.0013		0.5231	0.0099		0.0411	0.0229		0.0004	0.0001		0.0000	0.0000	0.0342	
\$3,000,000		0.0830	0.0009		0.4166	0.0079		0.0292	0.0163		0.0002	0.0000		0.0000	0.0000	0.0251	
\$4,000,000		0.0653	0.0007		0.3435	0.0065		0.0231	0.0128		0.0001	0.0000		0.0000	0.0000	0.0200	
\$5,000,000		0.0544	0.0006		0.2898	0.0055		0.0192	0.0107		0.0001	0.0000		0.0000	0.0000	0.0168	
\$6,000,000		0.0468	0.0005		0.2483	0.0047		0.0165	0.0092		0.0001	0.0000		0.0000	0.0000	0.0144	
\$7,000,000		0.0412	0.0005		0.2151	0.0041		0.0144	0.0080		0.0001	0.0000		0.0000	0.0000	0.0126	
\$8,000,000		0.0368	0.0004		0.1877	0.0036		0.0128	0.0071		0.0001	0.0000		0.0000	0.0000	0.0111	
\$9,000,000		0.0332	0.0004		0.1646	0.0031		0.0114	0.0063		0.0000	0.0000		0.0000	0.0000	0.0098	
\$10,000,000		0.0301	0.0003		0.1448	0.0028		0.0102	0.0057		0.0000	0.0000		0.0000	0.0000	0.0088	

Death Average Cost Per Case	\$365,231	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$1,305,136	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$119,775	Assessment Factor	1.000
T.T. Average Cost Per Case	\$24,365		

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	0.9793	0.0118	0.024	0.9947	0.0239	0.571	0.9338	0.5332	0.286	0.7084	0.2026	0.107	0.1466	0.0157	0.7872	0.9870
\$15,000		0.9696	0.0116		0.9920	0.0238		0.9037	0.5160		0.6169	0.1764		0.1025	0.0110	0.7388	
\$20,000		0.9601	0.0115		0.9894	0.0237		0.8753	0.4998		0.5452	0.1559		0.0787	0.0084	0.6993	
\$25,000		0.9508	0.0114		0.9868	0.0237		0.8484	0.4844		0.4868	0.1392		0.0638	0.0068	0.6655	
\$30,000		0.9415	0.0113		0.9843	0.0236		0.8228	0.4698		0.4384	0.1254		0.0536	0.0057	0.6358	
\$35,000		0.9323	0.0112		0.9818	0.0236		0.7985	0.4559		0.3976	0.1137		0.0461	0.0049	0.6093	
\$40,000		0.9233	0.0111		0.9794	0.0235		0.7753	0.4427		0.3626	0.1037		0.0405	0.0043	0.5853	
\$50,000		0.9055	0.0109		0.9747	0.0234		0.7317	0.4178		0.3059	0.0875		0.0324	0.0035	0.5431	
\$75,000		0.8629	0.0104		0.9635	0.0231		0.6357	0.3630		0.2109	0.0603		0.0196	0.0021	0.4589	
\$100,000		0.8232	0.0099		0.9529	0.0229		0.5540	0.3163		0.1517	0.0434		0.0147	0.0016	0.3941	
\$125,000		0.7857	0.0094		0.9430	0.0226		0.4845	0.2767		0.1119	0.0320		0.0118	0.0013	0.3420	
\$150,000		0.7497	0.0090		0.9336	0.0224		0.4265	0.2435		0.0844	0.0241		0.0098	0.0010	0.3000	
\$175,000		0.7148	0.0086		0.9247	0.0222		0.3791	0.2165		0.0650	0.0186		0.0083	0.0009	0.2668	
\$200,000		0.6809	0.0082		0.9162	0.0220		0.3407	0.1945		0.0509	0.0146		0.0071	0.0008	0.2401	
\$225,000		0.6487	0.0078		0.9081	0.0218		0.3094	0.1767		0.0405	0.0116		0.0061	0.0007	0.2186	
\$250,000		0.6184	0.0074		0.9005	0.0216		0.2833	0.1618		0.0326	0.0093		0.0053	0.0006	0.2007	
\$275,000		0.5904	0.0071		0.8933	0.0214		0.2611	0.1491		0.0266	0.0076		0.0047	0.0005	0.1857	
\$300,000		0.5642	0.0068		0.8864	0.0213		0.2420	0.1382		0.0219	0.0063		0.0041	0.0004	0.1730	
\$325,000		0.5394	0.0065		0.8797	0.0211		0.2255	0.1288		0.0182	0.0052		0.0036	0.0004	0.1620	
\$350,000		0.5156	0.0062		0.8731	0.0210		0.2114	0.1207		0.0152	0.0043		0.0032	0.0003	0.1525	
\$375,000		0.4927	0.0059		0.8683	0.0208		0.1991	0.1137		0.0129	0.0037		0.0028	0.0003	0.1444	
\$400,000		0.4707	0.0056		0.8610	0.0207		0.1882	0.1074		0.0110	0.0032		0.0025	0.0003	0.1372	
\$425,000		0.4496	0.0054		0.8543	0.0205		0.1785	0.1019		0.0097	0.0028		0.0022	0.0002	0.1308	
\$450,000		0.4293	0.0052		0.8480	0.0204		0.1700	0.0971		0.0087	0.0025		0.0019	0.0002	0.1254	
\$475,000		0.4102	0.0049		0.8421	0.0202		0.1623	0.0927		0.0078	0.0022		0.0017	0.0002	0.1202	
\$500,000		0.3924	0.0047		0.8363	0.0201		0.1553	0.0887		0.0055	0.0016		0.0015	0.0002	0.1153	
\$600,000		0.3355	0.0040		0.8140	0.0195		0.1328	0.0758		0.0038	0.0011		0.0009	0.0001	0.1005	
\$700,000		0.2940	0.0035		0.7924	0.0190		0.1163	0.0664		0.0028	0.0008		0.0005	0.0001	0.0898	
\$800,000		0.2622	0.0031		0.7711	0.0185		0.1038	0.0593		0.0022	0.0006		0.0002	0.0000	0.0815	
\$900,000		0.2371	0.0028		0.7504	0.0180		0.0938	0.0536		0.0017	0.0005		0.0001	0.0000	0.0749	
\$1,000,000		0.2167	0.0026		0.7303	0.0175		0.0858	0.0490		0.0014	0.0004		0.0000	0.0000	0.0695	
\$2,000,000		0.1199	0.0014		0.5689	0.0137		0.0474	0.0271		0.0004	0.0001		0.0000	0.0000	0.0423	
\$3,000,000		0.0850	0.0010		0.4626	0.0111		0.0336	0.0192		0.0002	0.0000		0.0000	0.0000	0.0313	
\$4,000,000		0.0669	0.0008		0.3878	0.0093		0.0265	0.0151		0.0001	0.0000		0.0000	0.0000	0.0252	
\$5,000,000		0.0557	0.0007		0.3319	0.0080		0.0220	0.0126		0.0001	0.0000		0.0000	0.0000	0.0213	
\$6,000,000		0.0480	0.0006		0.2883	0.0069		0.0190	0.0108		0.0001	0.0000		0.0000	0.0000	0.0183	
\$7,000,000		0.0422	0.0005		0.2531	0.0061		0.0167	0.0095		0.0001	0.0000		0.0000	0.0000	0.0161	
\$8,000,000		0.0377	0.0005		0.2240	0.0054		0.0149	0.0085		0.0001	0.0000		0.0000	0.0000	0.0144	
\$9,000,000		0.0341	0.0004		0.1994	0.0048		0.0134	0.0077		0.0000	0.0000		0.0000	0.0000	0.0129	
\$10,000,000		0.0310	0.0004		0.1783	0.0043		0.0121	0.0069		0.0000	0.0000		0.0000	0.0000	0.0116	

Death Average Cost Per Case	\$376,225	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$1,556,080	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$141,666	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,955		

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	0.9801	0.0147	0.034	0.9956	0.0338	0.620	0.9435	0.5850	0.250	0.7214	0.1804	0.081	0.1563	0.0127	0.8266	0.9870
\$15,000		0.9707	0.0146		0.9934	0.0338		0.9174	0.5688		0.6320	0.1580		0.1097	0.0089	0.7841	
\$20,000		0.9616	0.0144		0.9912	0.0337		0.8927	0.5534		0.5613	0.1403		0.0844	0.0068	0.7486	
\$25,000		0.9525	0.0143		0.9890	0.0336		0.8690	0.5388		0.5035	0.1259		0.0685	0.0056	0.7182	
\$30,000		0.9436	0.0142		0.9869	0.0336		0.8465	0.5248		0.4552	0.1138		0.0576	0.0047	0.6911	
\$35,000		0.9348	0.0140		0.9848	0.0335		0.8249	0.5114		0.4143	0.1036		0.0497	0.0040	0.6665	
\$40,000		0.9260	0.0139		0.9827	0.0334		0.8041	0.4986		0.3791	0.0948		0.0436	0.0035	0.6442	
\$50,000		0.9089	0.0136		0.9787	0.0333		0.7650	0.4743		0.3217	0.0804		0.0350	0.0028	0.6044	
\$75,000		0.8677	0.0130		0.9692	0.0330		0.6781	0.4204		0.2250	0.0562		0.0233	0.0019	0.5245	
\$100,000		0.8291	0.0124		0.9601	0.0326		0.6030	0.3738		0.1640	0.0410		0.0159	0.0013	0.4611	
\$125,000		0.7927	0.0119		0.9515	0.0324		0.5372	0.3330		0.1225	0.0306		0.0127	0.0010	0.4089	
\$150,000		0.7578	0.0114		0.9433	0.0321		0.4799	0.2976		0.0934	0.0234		0.0106	0.0009	0.3654	
\$175,000		0.7240	0.0109		0.9355	0.0318		0.4308	0.2671		0.0725	0.0181		0.0090	0.0007	0.3286	
\$200,000		0.6911	0.0104		0.9280	0.0316		0.3894	0.2414		0.0573	0.0143		0.0078	0.0006	0.2983	
\$225,000		0.6595	0.0099		0.9209	0.0313		0.3547	0.2199		0.0459	0.0115		0.0067	0.0005	0.2731	
\$250,000		0.6297	0.0094		0.9139	0.0311		0.3257	0.2019		0.0372	0.0093		0.0059	0.0005	0.2522	
\$275,000		0.6019	0.0090		0.9073	0.0308		0.3011	0.1867		0.0305	0.0076		0.0052	0.0004	0.2345	
\$300,000		0.5760	0.0086		0.9010	0.0306		0.2799	0.1735		0.0252	0.0063		0.0046	0.0004	0.2194	
\$325,000		0.5515	0.0083		0.8949	0.0304		0.2613	0.1620		0.0211	0.0053		0.0041	0.0003	0.2063	
\$350,000		0.5282	0.0079		0.8892	0.0302		0.2449	0.1518		0.0177	0.0044		0.0036	0.0003	0.1946	
\$375,000		0.5057	0.0076		0.8836	0.0300		0.2305	0.1429		0.0150	0.0037		0.0032	0.0003	0.1845	
\$400,000		0.4840	0.0073		0.8780	0.0299		0.2178	0.1351		0.0128	0.0032		0.0028	0.0002	0.1757	
\$425,000		0.4632	0.0069		0.8727	0.0297		0.2067	0.1281		0.0111	0.0028		0.0025	0.0002	0.1677	
\$450,000		0.4431	0.0066		0.8676	0.0295		0.1966	0.1219		0.0098	0.0025		0.0023	0.0002	0.1607	
\$475,000		0.4238	0.0064		0.8629	0.0293		0.1875	0.1162		0.0088	0.0022		0.0020	0.0002	0.1543	
\$500,000		0.4058	0.0061		0.8572	0.0291		0.1793	0.1112		0.0080	0.0020		0.0018	0.0001	0.1485	
\$600,000		0.3468	0.0052		0.8370	0.0285		0.1533	0.0951		0.0038	0.0010		0.0011	0.0001	0.1299	
\$700,000		0.3039	0.0046		0.8185	0.0278		0.1343	0.0833		0.0028	0.0007		0.0007	0.0001	0.1165	
\$800,000		0.2711	0.0041		0.8005	0.0272		0.1198	0.0743		0.0022	0.0005		0.0004	0.0000	0.1061	
\$900,000		0.2451	0.0037		0.7827	0.0266		0.1083	0.0672		0.0017	0.0004		0.0002	0.0000	0.0979	
\$1,000,000		0.2240	0.0034		0.7653	0.0260		0.0990	0.0614		0.0014	0.0004		0.0000	0.0000	0.0912	
\$2,000,000		0.1239	0.0019		0.6167	0.0210		0.0547	0.0339		0.0004	0.0001		0.0000	0.0000	0.0569	
\$3,000,000		0.0879	0.0013		0.5124	0.0174		0.0387	0.0240		0.0002	0.0000		0.0000	0.0000	0.0427	
\$4,000,000		0.0691	0.0010		0.4367	0.0148		0.0304	0.0189		0.0001	0.0000		0.0000	0.0000	0.0347	
\$5,000,000		0.0575	0.0009		0.3791	0.0129		0.0253	0.0157		0.0001	0.0000		0.0000	0.0000	0.0295	
\$6,000,000		0.0495	0.0007		0.3336	0.0113		0.0218	0.0135		0.0001	0.0000		0.0000	0.0000	0.0255	
\$7,000,000		0.0436	0.0007		0.2965	0.0101		0.0192	0.0119		0.0001	0.0000		0.0000	0.0000	0.0227	
\$8,000,000		0.0390	0.0006		0.2656	0.0090		0.0172	0.0107		0.0001	0.0000		0.0000	0.0000	0.0203	
\$9,000,000		0.0353	0.0005		0.2394	0.0081		0.0155	0.0096		0.0000	0.0000		0.0000	0.0000	0.0182	
\$10,000,000		0.0321	0.0005		0.2168	0.0074		0.0142	0.0088		0.0000	0.0000		0.0000	0.0000	0.0167	

Death Average Cost Per Case	\$391,131	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$1,879,760	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$167,559	Assessment Factor	1.000
T.T. Average Cost Per Case	\$27,649		

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	0.9810	0.0157	0.039	0.9964	0.0389	0.660	0.9519	0.6282	0.233	0.7341	0.1710	0.052	0.1666	0.0087	0.8625	0.9870
\$15,000		0.9720	0.0156		0.9946	0.0388		0.9294	0.6134		0.6468	0.1507		0.1174	0.0061	0.8246	
\$20,000		0.9633	0.0154		0.9928	0.0387		0.9078	0.5992		0.5773	0.1345		0.0905	0.0047	0.7925	
\$25,000		0.9546	0.0153		0.9910	0.0386		0.8872	0.5855		0.5201	0.1212		0.0736	0.0038	0.7644	
\$30,000		0.9461	0.0151		0.9892	0.0386		0.8674	0.5725		0.4720	0.1100		0.0619	0.0032	0.7394	
\$35,000		0.9377	0.0150		0.9875	0.0385		0.8483	0.5599		0.4311	0.1004		0.0534	0.0028	0.7166	
\$40,000		0.9293	0.0149		0.9858	0.0384		0.8299	0.5477		0.3957	0.0922		0.0469	0.0024	0.6956	
\$50,000		0.9129	0.0146		0.9824	0.0383		0.7950	0.5247		0.3378	0.0787		0.0377	0.0020	0.6583	
\$75,000		0.8733	0.0140		0.9743	0.0380		0.7167	0.4730		0.2392	0.0557		0.0251	0.0013	0.5820	
\$100,000		0.8361	0.0134		0.9667	0.0377		0.6482	0.4278		0.1768	0.0412		0.0171	0.0009	0.5210	
\$125,000		0.8010	0.0128		0.9594	0.0374		0.5872	0.3876		0.1337	0.0312		0.0137	0.0007	0.4697	
\$150,000		0.7675	0.0123		0.9523	0.0371		0.5327	0.3516		0.1030	0.0240		0.0115	0.0006	0.4256	
\$175,000		0.7350	0.0118		0.9455	0.0369		0.4843	0.3196		0.0807	0.0188		0.0098	0.0005	0.3876	
\$200,000		0.7033	0.0113		0.9390	0.0366		0.4417	0.2915		0.0642	0.0150		0.0085	0.0004	0.3548	
\$225,000		0.6726	0.0108		0.9328	0.0364		0.4047	0.2671		0.0518	0.0121		0.0074	0.0004	0.3268	
\$250,000		0.6434	0.0103		0.9268	0.0361		0.3729	0.2461		0.0423	0.0098		0.0065	0.0003	0.3026	
\$275,000		0.6159	0.0099		0.9209	0.0359		0.3455	0.2280		0.0348	0.0081		0.0058	0.0003	0.2822	
\$300,000		0.5903	0.0094		0.9153	0.0357		0.3219	0.2124		0.0290	0.0068		0.0051	0.0003	0.2646	
\$325,000		0.5662	0.0091		0.9098	0.0355		0.3013	0.1988		0.0243	0.0057		0.0046	0.0002	0.2493	
\$350,000		0.5434	0.0087		0.9045	0.0353		0.2831	0.1869		0.0205	0.0048		0.0041	0.0002	0.2359	
\$375,000		0.5214	0.0083		0.8994	0.0351		0.2669	0.1762		0.0175	0.0041		0.0036	0.0002	0.2239	
\$400,000		0.5001	0.0080		0.8945	0.0349		0.2524	0.1666		0.0149	0.0035		0.0033	0.0002	0.2132	
\$425,000		0.4796	0.0077		0.8898	0.0347		0.2393	0.1579		0.0129	0.0030		0.0029	0.0002	0.2035	
\$450,000		0.4600	0.0074		0.8852	0.0345		0.2276	0.1502		0.0113	0.0026		0.0026	0.0001	0.1948	
\$475,000		0.4410	0.0071		0.8807	0.0343		0.2171	0.1433		0.0100	0.0023		0.0024	0.0001	0.1871	
\$500,000		0.4226	0.0068		0.8762	0.0342		0.2076	0.1370		0.0090	0.0021		0.0021	0.0001	0.1802	
\$600,000		0.3614	0.0058		0.8594	0.0335		0.1771	0.1169		0.0038	0.0009		0.0014	0.0001	0.1572	
\$700,000		0.3166	0.0051		0.8424	0.0329		0.1552	0.1024		0.0028	0.0007		0.0009	0.0000	0.1411	
\$800,000		0.2824	0.0045		0.8270	0.0323		0.1383	0.0913		0.0022	0.0005		0.0005	0.0000	0.1286	
\$900,000		0.2554	0.0041		0.8121	0.0317		0.1251	0.0825		0.0017	0.0004		0.0003	0.0000	0.1187	
\$1,000,000		0.2334	0.0037		0.7974	0.0311		0.1143	0.0754		0.0014	0.0003		0.0001	0.0000	0.1105	
\$2,000,000		0.1291	0.0021		0.6652	0.0259		0.0632	0.0417		0.0004	0.0001		0.0000	0.0000	0.0698	
\$3,000,000		0.0915	0.0015		0.5651	0.0220		0.0447	0.0295		0.0002	0.0000		0.0000	0.0000	0.0530	
\$4,000,000		0.0719	0.0012		0.4898	0.0191		0.0350	0.0231		0.0001	0.0000		0.0000	0.0000	0.0434	
\$5,000,000		0.0598	0.0010		0.4311	0.0168		0.0291	0.0192		0.0001	0.0000		0.0000	0.0000	0.0370	
\$6,000,000		0.0515	0.0008		0.3840	0.0150		0.0250	0.0165		0.0001	0.0000		0.0000	0.0000	0.0323	
\$7,000,000		0.0454	0.0007		0.3453	0.0135		0.0220	0.0145		0.0001	0.0000		0.0000	0.0000	0.0287	
\$8,000,000		0.0406	0.0006		0.3127	0.0122		0.0197	0.0130		0.0001	0.0000		0.0000	0.0000	0.0258	
\$9,000,000		0.0368	0.0006		0.2849	0.0111		0.0179	0.0118		0.0000	0.0000		0.0000	0.0000	0.0235	
\$10,000,000		0.0335	0.0005		0.2608	0.0102		0.0164	0.0108		0.0000	0.0000		0.0000	0.0000	0.0215	

Death Average Cost Per Case	\$410,330	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$2,300,193	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$198,184	Assessment Factor	1.000
T.T. Average Cost Per Case	\$29,454		

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	0.027	0.9819	0.0265	0.064	0.9971	0.0638	0.660	0.9590	0.6330	0.204	0.7464	0.1523	0.045	0.1775	0.0080	0.8836	0.9870
\$15,000		0.9735	0.0263		0.9956	0.0637		0.9397	0.6202		0.6613	0.1349		0.1256	0.0057	0.8508	
\$20,000		0.9652	0.0261		0.9942	0.0636		0.9210	0.6079		0.5930	0.1210		0.0971	0.0044	0.8230	
\$25,000		0.9570	0.0258		0.9927	0.0635		0.9031	0.5960		0.5365	0.1095		0.0790	0.0036	0.7984	
\$30,000		0.9489	0.0256		0.9913	0.0634		0.8857	0.5846		0.4888	0.0997		0.0666	0.0030	0.7763	
\$35,000		0.9409	0.0254		0.9899	0.0634		0.8689	0.5735		0.4479	0.0914		0.0575	0.0026	0.7563	
\$40,000		0.9330	0.0252		0.9884	0.0633		0.8527	0.5628		0.4124	0.0841		0.0505	0.0023	0.7377	
\$50,000		0.9174	0.0248		0.9857	0.0631		0.8217	0.5424		0.3540	0.0722		0.0406	0.0018	0.7043	
\$75,000		0.8797	0.0238		0.9789	0.0627		0.7516	0.4961		0.2537	0.0518		0.0271	0.0012	0.6356	
\$100,000		0.8441	0.0228		0.9725	0.0622		0.6896	0.4551		0.1899	0.0387		0.0185	0.0008	0.5796	
\$125,000		0.8105	0.0219		0.9664	0.0619		0.6338	0.4183		0.1453	0.0297		0.0148	0.0007	0.5325	
\$150,000		0.7785	0.0210		0.9605	0.0615		0.5831	0.3848		0.1131	0.0231		0.0124	0.0006	0.4910	
\$175,000		0.7475	0.0202		0.9548	0.0611		0.5369	0.3544		0.0894	0.0182		0.0106	0.0005	0.4544	
\$200,000		0.7172	0.0194		0.9492	0.0607		0.4952	0.3268		0.0717	0.0146		0.0092	0.0004	0.4219	
\$225,000		0.6877	0.0186		0.9438	0.0604		0.4577	0.3021		0.0582	0.0119		0.0081	0.0004	0.3934	
\$250,000		0.6593	0.0178		0.9386	0.0601		0.4242	0.2800		0.0478	0.0097		0.0071	0.0003	0.3679	
\$275,000		0.6324	0.0171		0.9335	0.0597		0.3947	0.2605		0.0396	0.0081		0.0064	0.0003	0.3457	
\$300,000		0.6071	0.0164		0.9286	0.0594		0.3686	0.2433		0.0332	0.0068		0.0057	0.0003	0.3262	
\$325,000		0.5834	0.0158		0.9239	0.0591		0.3457	0.2282		0.0279	0.0057		0.0051	0.0002	0.3090	
\$350,000		0.5610	0.0151		0.9192	0.0588		0.3255	0.2148		0.0237	0.0048		0.0046	0.0002	0.2937	
\$375,000		0.5396	0.0146		0.9147	0.0585		0.3075	0.2030		0.0203	0.0041		0.0041	0.0002	0.2804	
\$400,000		0.5189	0.0140		0.9102	0.0583		0.2914	0.1923		0.0174	0.0036		0.0037	0.0002	0.2684	
\$425,000		0.4989	0.0135		0.9059	0.0580		0.2769	0.1827		0.0150	0.0031		0.0034	0.0002	0.2575	
\$450,000		0.4795	0.0129		0.9018	0.0577		0.2636	0.1740		0.0131	0.0027		0.0030	0.0001	0.2474	
\$475,000		0.4609	0.0124		0.8977	0.0575		0.2515	0.1660		0.0115	0.0023		0.0027	0.0001	0.2383	
\$500,000		0.4429	0.0120		0.8938	0.0572		0.2404	0.1587		0.0103	0.0021		0.0025	0.0001	0.2301	
\$600,000		0.3795	0.0102		0.8790	0.0563		0.2050	0.1353		0.0038	0.0008		0.0017	0.0001	0.2027	
\$700,000		0.3324	0.0090		0.8661	0.0554		0.1792	0.1183		0.0028	0.0006		0.0011	0.0000	0.1833	
\$800,000		0.2965	0.0080		0.8513	0.0545		0.1598	0.1055		0.0022	0.0004		0.0007	0.0000	0.1684	
\$900,000		0.2681	0.0072		0.8382	0.0536		0.1444	0.0953		0.0017	0.0004		0.0004	0.0000	0.1565	
\$1,000,000		0.2450	0.0066		0.8259	0.0529		0.1319	0.0871		0.0014	0.0003		0.0002	0.0000	0.1469	
\$2,000,000		0.1355	0.0037		0.7124	0.0456		0.0729	0.0481		0.0004	0.0001		0.0001	0.0000	0.0975	
\$3,000,000		0.0960	0.0026		0.6194	0.0396		0.0515	0.0340		0.0002	0.0000		0.0000	0.0000	0.0762	
\$4,000,000		0.0754	0.0020		0.5461	0.0349		0.0404	0.0266		0.0001	0.0000		0.0000	0.0000	0.0635	
\$5,000,000		0.0627	0.0017		0.4874	0.0312		0.0334	0.0221		0.0001	0.0000		0.0000	0.0000	0.0550	
\$6,000,000		0.0539	0.0015		0.4395	0.0281		0.0287	0.0190		0.0001	0.0000		0.0000	0.0000	0.0486	
\$7,000,000		0.0476	0.0013		0.3994	0.0256		0.0253	0.0167		0.0001	0.0000		0.0000	0.0000	0.0436	
\$8,000,000		0.0426	0.0012		0.3655	0.0234		0.0227	0.0150		0.0001	0.0000		0.0000	0.0000	0.0396	
\$9,000,000		0.0386	0.0010		0.3362	0.0215		0.0206	0.0136		0.0000	0.0000		0.0000	0.0000	0.0361	
\$10,000,000		0.0352	0.0010		0.3106	0.0199		0.0189	0.0124		0.0000	0.0000		0.0000	0.0000	0.0333	

Death Average Cost Per Case	\$434,307	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$2,849,914	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$234,406	Assessment Factor	1.000
T.T. Average Cost Per Case	\$31,377		

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	0.056	0.9830	0.0550	0.089	0.9977	0.0888	0.639	0.9651	0.6167	0.169	0.7584	0.1282	0.047	0.1889	0.0089	0.8976	0.9870
\$15,000		0.9751	0.0546		0.9965	0.0887		0.9486	0.6061		0.6755	0.1142		0.1342	0.0063	0.8699	
\$20,000		0.9673	0.0542		0.9954	0.0886		0.9325	0.5959		0.6085	0.1028		0.1040	0.0049	0.8464	
\$25,000		0.9596	0.0537		0.9942	0.0885		0.9169	0.5859		0.5528	0.0934		0.0848	0.0040	0.8255	
\$30,000		0.9520	0.0533		0.9930	0.0884		0.9018	0.5762		0.5055	0.0854		0.0715	0.0034	0.8067	
\$35,000		0.9445	0.0529		0.9919	0.0883		0.8871	0.5669		0.4647	0.0785		0.0618	0.0029	0.7895	
\$40,000		0.9370	0.0525		0.9907	0.0882		0.8729	0.5578		0.4292	0.0725		0.0544	0.0026	0.7736	
\$50,000		0.9223	0.0516		0.9885	0.0880		0.8455	0.5403		0.3704	0.0626		0.0438	0.0021	0.7446	
\$75,000		0.8867	0.0497		0.9830	0.0875		0.7830	0.5003		0.2687	0.0454		0.0293	0.0014	0.6843	
\$100,000		0.8529	0.0478		0.9777	0.0870		0.7271	0.4646		0.2034	0.0344		0.0199	0.0009	0.6347	
\$125,000		0.8210	0.0460		0.9726	0.0866		0.6764	0.4322		0.1575	0.0266		0.0159	0.0007	0.5921	
\$150,000		0.7905	0.0443		0.9677	0.0861		0.6299	0.4025		0.1238	0.0209		0.0133	0.0006	0.5544	
\$175,000		0.7611	0.0426		0.9629	0.0857		0.5870	0.3751		0.0987	0.0167		0.0114	0.0005	0.5206	
\$200,000		0.7324	0.0410		0.9583	0.0853		0.5474	0.3498		0.0797	0.0135		0.0100	0.0005	0.4901	
\$225,000		0.7044	0.0394		0.9538	0.0849		0.5110	0.3265		0.0652	0.0110		0.0088	0.0004	0.4622	
\$250,000		0.6772	0.0379		0.9493	0.0845		0.4776	0.3052		0.0538	0.0091		0.0078	0.0004	0.4371	
\$275,000		0.6510	0.0365		0.9450	0.0841		0.4472	0.2858		0.0449	0.0076		0.0070	0.0003	0.4143	
\$300,000		0.6262	0.0351		0.9408	0.0837		0.4197	0.2682		0.0378	0.0064		0.0063	0.0003	0.3937	
\$325,000		0.6028	0.0338		0.9367	0.0834		0.3949	0.2523		0.0320	0.0054		0.0056	0.0003	0.3752	
\$350,000		0.5808	0.0325		0.9327	0.0830		0.3726	0.2381		0.0273	0.0046		0.0051	0.0002	0.3584	
\$375,000		0.5599	0.0314		0.9288	0.0827		0.3527	0.2254		0.0234	0.0040		0.0046	0.0002	0.3437	
\$400,000		0.5398	0.0302		0.9250	0.0823		0.3347	0.2139		0.0202	0.0034		0.0042	0.0002	0.3300	
\$425,000		0.5205	0.0291		0.9213	0.0820		0.3186	0.2036		0.0175	0.0030		0.0038	0.0002	0.3179	
\$450,000		0.5016	0.0281		0.9176	0.0817		0.3039	0.1942		0.0153	0.0026		0.0035	0.0002	0.3068	
\$475,000		0.4834	0.0271		0.9140	0.0813		0.2905	0.1856		0.0134	0.0023		0.0032	0.0001	0.2964	
\$500,000		0.4658	0.0261		0.9104	0.0810		0.2781	0.1777		0.0118	0.0020		0.0029	0.0001	0.2869	
\$600,000		0.4015	0.0225		0.8972	0.0798		0.2374	0.1517		0.0081	0.0014		0.0020	0.0001	0.2555	
\$700,000		0.3516	0.0197		0.8851	0.0788		0.2075	0.1326		0.0028	0.0005		0.0014	0.0001	0.2317	
\$800,000		0.3136	0.0176		0.8735	0.0777		0.1846	0.1180		0.0022	0.0004		0.0009	0.0000	0.2137	
\$900,000		0.2835	0.0159		0.8633	0.0768		0.1669	0.1066		0.0017	0.0003		0.0006	0.0000	0.1996	
\$1,000,000		0.2591	0.0145		0.8516	0.0758		0.1524	0.0974		0.0014	0.0002		0.0004	0.0000	0.1879	
\$2,000,000		0.1433	0.0080		0.7563	0.0673		0.0842	0.0538		0.0004	0.0001		0.0001	0.0000	0.1292	
\$3,000,000		0.1014	0.0057		0.6732	0.0599		0.0595	0.0380		0.0002	0.0000		0.0000	0.0000	0.1036	
\$4,000,000		0.0796	0.0045		0.6040	0.0538		0.0465	0.0297		0.0001	0.0000		0.0000	0.0000	0.0880	
\$5,000,000		0.0661	0.0037		0.5468	0.0487		0.0385	0.0246		0.0001	0.0000		0.0000	0.0000	0.0770	
\$6,000,000		0.0569	0.0032		0.4990	0.0444		0.0330	0.0211		0.0001	0.0000		0.0000	0.0000	0.0687	
\$7,000,000		0.0502	0.0028		0.4584	0.0408		0.0290	0.0186		0.0001	0.0000		0.0000	0.0000	0.0622	
\$8,000,000		0.0450	0.0025		0.4234	0.0377		0.0260	0.0166		0.0001	0.0000		0.0000	0.0000	0.0568	
\$9,000,000		0.0408	0.0023		0.3930	0.0350		0.0236	0.0151		0.0000	0.0000		0.0000	0.0000	0.0524	
\$10,000,000		0.0373	0.0021		0.3662	0.0326		0.0216	0.0138		0.0000	0.0000		0.0000	0.0000	0.0485	

Death Average Cost Per Case	\$463,670	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$3,573,121	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$277,249	Assessment Factor	1.000
T.T. Average Cost Per Case	\$33,426		

Pennsylvania  
Excess Loss Factor Study

Loss Limitation	Pa Hazard Group Excess Loss Factors								ELF adjusted for LBA's 0.9868							ELF adjusted for LBA's & Risk Load						
	HG A	HG B	HG C	HG D	HG E	HG F	HG G	HG A	HG B	HG C	HG D	HG E	HG F	HG G	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)	(17) (10)*LBA	(18) (11)*LBA	(19) (12)*LBA	(20) (13)*LBA	(21) (14)*LBA	(22) (15)*LBA	(23) (16)*LBA	(24)	(25) Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)	(26)	(27)	(28)	(29)	(30)	
\$10,000	0.7119	0.7598	0.7872	0.8266	0.8625	0.8836	0.8976	0.7025	0.7498	0.7768	0.8157	0.8511	0.8719	0.8858	0.708	0.755	0.782	0.821	0.856	0.877	0.891	
\$15,000	0.6520	0.7082	0.7388	0.7841	0.8246	0.8508	0.8699	0.6434	0.6989	0.7290	0.7737	0.8137	0.8396	0.8584	0.648	0.704	0.734	0.779	0.819	0.845	0.863	
\$20,000	0.6045	0.6663	0.6993	0.7486	0.7925	0.8230	0.8464	0.5965	0.6575	0.6901	0.7387	0.7820	0.8121	0.8352	0.602	0.663	0.695	0.744	0.787	0.817	0.840	
\$25,000	0.5647	0.6305	0.6655	0.7182	0.7644	0.7984	0.8255	0.5572	0.6222	0.6567	0.7087	0.7543	0.7879	0.8146	0.562	0.627	0.662	0.714	0.759	0.793	0.820	
\$30,000	0.5303	0.5993	0.6358	0.6911	0.7394	0.7763	0.8067	0.5233	0.5914	0.6274	0.6820	0.7296	0.7661	0.7961	0.528	0.596	0.632	0.687	0.735	0.771	0.801	
\$35,000	0.5004	0.5715	0.6093	0.6665	0.7166	0.7563	0.7895	0.4938	0.5640	0.6013	0.6577	0.7071	0.7463	0.7791	0.499	0.569	0.606	0.663	0.712	0.751	0.784	
\$40,000	0.4735	0.5463	0.5853	0.6442	0.6956	0.7377	0.7736	0.4672	0.5391	0.5776	0.6357	0.6864	0.7280	0.7634	0.472	0.544	0.583	0.641	0.691	0.733	0.768	
\$50,000	0.4272	0.5020	0.5431	0.6044	0.6583	0.7043	0.7446	0.4216	0.4954	0.5359	0.5964	0.6496	0.6950	0.7348	0.427	0.500	0.541	0.601	0.655	0.700	0.740	
\$75,000	0.3388	0.4147	0.4589	0.5245	0.5820	0.6356	0.6843	0.3343	0.4092	0.4528	0.5176	0.5743	0.6272	0.6753	0.339	0.414	0.458	0.523	0.579	0.632	0.680	
\$100,000	0.2754	0.3483	0.3941	0.4611	0.5210	0.5796	0.6347	0.2718	0.3437	0.3889	0.4550	0.5141	0.5719	0.6263	0.277	0.349	0.394	0.460	0.519	0.577	0.631	
\$125,000	0.2294	0.2969	0.3420	0.4089	0.4697	0.5325	0.5921	0.2264	0.2930	0.3375	0.4035	0.4635	0.5255	0.5843	0.231	0.298	0.343	0.409	0.469	0.531	0.589	
\$150,000	0.1961	0.2574	0.3000	0.3654	0.4256	0.4910	0.5544	0.1935	0.2540	0.2960	0.3606	0.4200	0.4845	0.5471	0.199	0.259	0.301	0.366	0.425	0.490	0.552	
\$175,000	0.1712	0.2273	0.2668	0.3286	0.3876	0.4544	0.5206	0.1689	0.2243	0.2633	0.3243	0.3825	0.4484	0.5137	0.174	0.229	0.268	0.329	0.388	0.453	0.519	
\$200,000	0.1520	0.2036	0.2401	0.2983	0.3548	0.4219	0.4901	0.1500	0.2009	0.2369	0.2944	0.3501	0.4163	0.4836	0.155	0.206	0.242	0.299	0.355	0.421	0.489	
\$225,000	0.1366	0.1845	0.2186	0.2731	0.3268	0.3934	0.4622	0.1348	0.1821	0.2157	0.2695	0.3225	0.3882	0.4561	0.140	0.187	0.221	0.275	0.328	0.393	0.461	
\$250,000	0.1244	0.1689	0.2007	0.2522	0.3026	0.3679	0.4371	0.1228	0.1667	0.1981	0.2489	0.2986	0.3630	0.4313	0.128	0.172	0.203	0.254	0.304	0.368	0.436	
\$275,000	0.1145	0.1557	0.1857	0.2345	0.2822	0.3457	0.4143	0.1130	0.1536	0.1832	0.2314	0.2785	0.3411	0.4088	0.118	0.159	0.188	0.236	0.284	0.346	0.414	
\$300,000	0.1062	0.1450	0.1730	0.2194	0.2646	0.3262	0.3937	0.1048	0.1431	0.1707	0.2165	0.2611	0.3219	0.3885	0.110	0.148	0.176	0.222	0.266	0.327	0.394	
\$325,000	0.0992	0.1356	0.1620	0.2063	0.2493	0.3090	0.3752	0.0979	0.1338	0.1599	0.2036	0.2460	0.3049	0.3702	0.103	0.139	0.165	0.209	0.251	0.310	0.375	
\$350,000	0.0931	0.1276	0.1525	0.1946	0.2359	0.2937	0.3584	0.0919	0.1259	0.1505	0.1920	0.2328	0.2898	0.3537	0.097	0.131	0.156	0.197	0.238	0.295	0.359	
\$375,000	0.0881	0.1208	0.1444	0.1845	0.2239	0.2804	0.3437	0.0869	0.1192	0.1425	0.1821	0.2209	0.2767	0.3392	0.092	0.124	0.148	0.187	0.226	0.282	0.344	
\$400,000	0.0836	0.1149	0.1372	0.1757	0.2132	0.2684	0.3300	0.0825	0.1134	0.1354	0.1734	0.2104	0.2649	0.3256	0.088	0.118	0.140	0.178	0.215	0.270	0.331	
\$425,000	0.0797	0.1095	0.1308	0.1677	0.2035	0.2575	0.3179	0.0786	0.1081	0.1291	0.1655	0.2008	0.2541	0.3137	0.084	0.113	0.134	0.171	0.206	0.259	0.319	
\$450,000	0.0761	0.1047	0.1254	0.1607	0.1948	0.2474	0.3068	0.0751	0.1033	0.1237	0.1586	0.1922	0.2441	0.3028	0.080	0.108	0.129	0.164	0.197	0.249	0.308	
\$475,000	0.0729	0.1001	0.1202	0.1543	0.1871	0.2383	0.2964	0.0719	0.0988	0.1186	0.1523	0.1846	0.2352	0.2925	0.077	0.104	0.124	0.157	0.190	0.240	0.298	
\$500,000	0.0701	0.0964	0.1153	0.1485	0.1802	0.2301	0.2869	0.0692	0.0951	0.1138	0.1465	0.1778	0.2271	0.2831	0.074	0.100	0.119	0.152	0.183	0.232	0.288	
\$600,000	0.0607	0.0838	0.1005	0.1299	0.1572	0.2027	0.2555	0.0599	0.0827	0.0992	0.1282	0.1551	0.2000	0.2521	0.065	0.088	0.104	0.133	0.160	0.205	0.257	
\$700,000	0.0539	0.0746	0.0898	0.1165	0.1411	0.1833	0.2317	0.0532	0.0736	0.0886	0.1150	0.1392	0.1809	0.2286	0.058	0.079	0.094	0.120	0.144	0.186	0.234	
\$800,000	0.0486	0.0676	0.0815	0.1061	0.1286	0.1684	0.2137	0.0480	0.0667	0.0804	0.1047	0.1269	0.1662	0.2109	0.053	0.072	0.085	0.110	0.132	0.171	0.216	
\$900,000	0.0444	0.0619	0.0749	0.0979	0.1187	0.1565	0.1996	0.0438	0.0611	0.0739	0.0966	0.1171	0.1544	0.1970	0.049	0.066	0.079	0.102	0.122	0.159	0.202	
\$1,000,000	0.0411	0.0573	0.0695	0.0912	0.1105	0.1469	0.1879	0.0406	0.0565	0.0686	0.0900	0.1090	0.1450	0.1854	0.0456	0.0615	0.0736	0.0950	0.1140	0.1500	0.1904	
\$2,000,000	0.0241	0.0342	0.0423	0.0569	0.0698	0.0975	0.1292	0.0238	0.0337	0.0417	0.0561	0.0689	0.0962	0.1275	0.0288	0.0387	0.0467	0.0611	0.0739	0.1012	0.1325	
\$3,000,000	0.0177	0.0251	0.0313	0.0427	0.0530	0.0762	0.1036	0.0175	0.0248	0.0309	0.0421	0.0523	0.0752	0.1022	0.0225	0.0298	0.0359	0.0471	0.0573	0.0802	0.1072	
\$4,000,000	0.0140	0.0200	0.0252	0.0347	0.0434	0.0635	0.0880	0.0138	0.0197	0.0249	0.0342	0.0428	0.0627	0.0868	0.0188	0.0247	0.0299	0.0392	0.0478	0.0677	0.0918	
\$5,000,000	0.0116	0.0168	0.0213	0.0295	0.0370	0.0550	0.0770	0.0114	0.0166	0.0210	0.0291	0.0365	0.0543	0.0760	0.0164	0.0216	0.0260	0.0341	0.0415	0.0593	0.0810	
\$6,000,000	0.0100	0.0144	0.0183	0.0255	0.0323	0.0486	0.0687	0.0099	0.0142	0.0181	0.0252	0.0319	0.0480	0.0678	0.0149	0.0192	0.0231	0.0302	0.0369	0.0530	0.0728	
\$7,000,000	0.0085	0.0126	0.0161	0.0227	0.0287	0.0436	0.0622	0.0084	0.0124	0.0159	0.0224	0.0283	0.0430	0.0614	0.0126	0.0174	0.0209	0.0274	0.0333	0.0480	0.0664	
\$8,000,000	0.0075	0.0111	0.0144	0.0203	0.0258	0.0396	0.0568	0.0074	0.0110	0.0142	0.0200	0.0255	0.0391	0.0561	0.0111	0.0160	0.0192	0.0250	0.0305	0.0441	0.0611	
\$9,000,000	0.0065	0.0098	0.0129	0.0182	0.0235	0.0361	0.0524	0.0064	0.0097	0.0127	0.0180	0.0232	0.0356	0.0517	0.0096	0.0146	0.0177	0.0230	0.0282	0.0406	0.0567	
\$10,000,000	0.0056	0.0088	0.0116	0.0167	0.0215	0.0333	0.0485	0.0055	0.0087	0.0114	0.0165	0.0212	0.0329	0.0479	0.0083	0.0131	0.0164	0.0215	0.0262	0.0379	0.0529	

PENNSYLVANIA  
 EXCESS LOSS FACTOR STUDY  
 PROPOSED EFFECTIVE DATE: 4/1/19  
 USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2019 Excess Loss Factors*							2017 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	0.708	0.755	0.782	0.821	0.856	0.877	0.891	0.696	0.744	0.779	0.817	0.854	0.871	0.891	1.7%	1.5%	0.4%	0.5%	0.2%	0.7%	0.0%
\$15,000	0.648	0.704	0.734	0.779	0.819	0.845	0.863	0.640	0.694	0.733	0.776	0.817	0.839	0.865	1.3%	1.4%	0.1%	0.4%	0.2%	0.7%	-0.2%
\$20,000	0.602	0.663	0.695	0.744	0.787	0.817	0.840	0.595	0.654	0.697	0.743	0.787	0.812	0.842	1.2%	1.4%	-0.3%	0.1%	0.0%	0.6%	-0.2%
\$25,000	0.562	0.627	0.662	0.714	0.759	0.793	0.820	0.559	0.621	0.665	0.714	0.760	0.788	0.822	0.5%	1.0%	-0.5%	0.0%	-0.1%	0.6%	-0.2%
\$30,000	0.528	0.596	0.632	0.687	0.735	0.771	0.801	0.528	0.592	0.638	0.689	0.737	0.767	0.804	0.0%	0.7%	-0.9%	-0.3%	-0.3%	0.5%	-0.4%
\$35,000	0.499	0.569	0.606	0.663	0.712	0.751	0.784	0.501	0.566	0.614	0.666	0.716	0.748	0.788	-0.4%	0.5%	-1.3%	-0.5%	-0.6%	0.4%	-0.5%
\$40,000	0.472	0.544	0.583	0.641	0.691	0.733	0.768	0.477	0.543	0.592	0.645	0.696	0.730	0.772	-1.0%	0.2%	-1.5%	-0.6%	-0.7%	0.4%	-0.5%
\$50,000	0.427	0.500	0.541	0.601	0.655	0.700	0.740	0.435	0.503	0.553	0.608	0.661	0.698	0.744	-1.8%	-0.6%	-2.2%	-1.2%	-0.9%	0.3%	-0.5%
\$75,000	0.339	0.414	0.458	0.523	0.579	0.632	0.680	0.355	0.424	0.475	0.533	0.589	0.632	0.685	-4.5%	-2.4%	-3.6%	-1.9%	-1.7%	0.0%	-0.7%
\$100,000	0.277	0.349	0.394	0.460	0.519	0.577	0.631	0.297	0.363	0.415	0.474	0.531	0.579	0.636	-6.7%	-3.9%	-5.1%	-3.0%	-2.3%	-0.3%	-0.8%
\$125,000	0.231	0.298	0.343	0.409	0.469	0.531	0.589	0.253	0.316	0.366	0.425	0.482	0.533	0.594	-8.7%	-5.7%	-6.3%	-3.8%	-2.7%	-0.4%	-0.8%
\$150,000	0.199	0.259	0.301	0.366	0.425	0.490	0.552	0.221	0.279	0.327	0.384	0.440	0.493	0.556	-10.0%	-7.2%	-8.0%	-4.7%	-3.4%	-0.6%	-0.7%
\$175,000	0.174	0.229	0.268	0.329	0.388	0.453	0.519	0.196	0.250	0.295	0.350	0.404	0.458	0.522	-11.2%	-8.4%	-9.2%	-6.0%	-4.0%	-1.1%	-0.6%
\$200,000	0.155	0.206	0.242	0.299	0.355	0.421	0.489	0.175	0.226	0.269	0.321	0.373	0.428	0.492	-11.4%	-8.8%	-10.0%	-6.9%	-4.8%	-1.6%	-0.6%
\$225,000	0.140	0.187	0.221	0.275	0.328	0.393	0.461	0.159	0.206	0.247	0.297	0.347	0.401	0.465	-11.9%	-9.2%	-10.5%	-7.4%	-5.5%	-2.0%	-0.9%
\$250,000	0.128	0.172	0.203	0.254	0.304	0.368	0.436	0.145	0.190	0.228	0.276	0.324	0.377	0.441	-11.7%	-9.5%	-11.0%	-8.0%	-6.2%	-2.4%	-1.1%
\$275,000	0.118	0.159	0.188	0.236	0.284	0.346	0.414	0.134	0.176	0.212	0.258	0.304	0.357	0.419	-11.9%	-9.7%	-11.3%	-8.5%	-6.6%	-3.1%	-1.2%
\$300,000	0.110	0.148	0.176	0.222	0.266	0.327	0.394	0.124	0.164	0.198	0.242	0.286	0.338	0.400	-11.3%	-9.8%	-11.1%	-8.3%	-7.0%	-3.3%	-1.5%
\$325,000	0.103	0.139	0.165	0.209	0.251	0.310	0.375	0.116	0.154	0.186	0.228	0.271	0.322	0.382	-11.2%	-9.7%	-11.3%	-8.3%	-7.4%	-3.7%	-1.8%
\$350,000	0.097	0.131	0.156	0.197	0.238	0.295	0.359	0.109	0.145	0.176	0.216	0.257	0.307	0.366	-11.0%	-9.7%	-11.4%	-8.8%	-7.4%	-3.9%	-1.9%
\$375,000	0.092	0.124	0.148	0.187	0.226	0.282	0.344	0.103	0.137	0.166	0.205	0.244	0.293	0.351	-10.7%	-9.5%	-10.8%	-8.8%	-7.4%	-3.8%	-2.0%
\$400,000	0.088	0.118	0.140	0.178	0.215	0.270	0.331	0.098	0.130	0.158	0.195	0.233	0.281	0.338	-10.2%	-9.2%	-11.4%	-8.7%	-7.7%	-3.9%	-2.1%
\$425,000	0.084	0.113	0.134	0.171	0.206	0.259	0.319	0.093	0.123	0.151	0.187	0.223	0.270	0.326	-9.7%	-8.1%	-11.3%	-8.6%	-7.6%	-4.1%	-2.1%
\$450,000	0.080	0.108	0.129	0.164	0.197	0.249	0.308	0.088	0.118	0.144	0.179	0.214	0.260	0.314	-9.1%	-8.5%	-10.4%	-8.4%	-7.9%	-4.2%	-1.9%
\$475,000	0.077	0.104	0.124	0.157	0.190	0.240	0.298	0.085	0.113	0.138	0.171	0.205	0.251	0.304	-9.4%	-8.0%	-10.1%	-8.2%	-7.3%	-4.4%	-2.0%
\$500,000	0.074	0.100	0.119	0.152	0.183	0.232	0.288	0.081	0.108	0.132	0.165	0.197	0.242	0.295	-8.6%	-7.4%	-9.8%	-7.9%	-7.1%	-4.1%	-2.4%
\$600,000	0.065	0.088	0.104	0.133	0.160	0.205	0.257	0.070	0.094	0.115	0.144	0.172	0.214	0.263	-7.1%	-6.4%	-9.6%	-7.6%	-7.0%	-4.2%	-2.3%
\$700,000	0.058	0.079	0.094	0.120	0.144	0.186	0.234	0.062	0.083	0.102	0.128	0.154	0.193	0.239	-6.5%	-4.8%	-7.8%	-6.3%	-6.5%	-3.6%	-2.1%
\$800,000	0.053	0.072	0.085	0.110	0.132	0.171	0.216	0.056	0.075	0.093	0.117	0.140	0.177	0.220	-5.4%	-4.0%	-8.6%	-6.0%	-5.7%	-3.4%	-1.8%
\$900,000	0.049	0.066	0.079	0.102	0.122	0.159	0.202	0.051	0.069	0.085	0.107	0.129	0.164	0.205	-3.9%	-4.3%	-7.1%	-4.7%	-5.4%	-3.0%	-1.5%
\$1,000,000	0.0456	0.0615	0.0736	0.0950	0.1140	0.1500	0.1904	0.0476	0.0638	0.0786	0.0995	0.1194	0.1531	0.1924	-4.2%	-3.6%	-6.4%	-4.5%	-4.5%	-2.0%	-1.0%
\$2,000,000	0.0288	0.0387	0.0467	0.0611	0.0739	0.1012	0.1325	0.0292	0.0389	0.0481	0.0620	0.0747	0.1003	0.1304	-1.4%	-0.5%	-2.9%	-1.5%	-1.1%	0.9%	1.6%
\$3,000,000	0.0225	0.0298	0.0359	0.0471	0.0573	0.0802	0.1072	0.0225	0.0298	0.0365	0.0473	0.0571	0.0784	0.1040	0.0%	0.0%	-1.6%	-0.4%	0.4%	2.3%	3.1%
\$4,000,000	0.0188	0.0247	0.0299	0.0392	0.0478	0.0677	0.0918	0.0190	0.0248	0.0304	0.0392	0.0473	0.0657	0.0881	-1.1%	-0.4%	-1.6%	0.0%	1.1%	3.0%	4.2%
\$5,000,000	0.0169	0.0216	0.0260	0.0341	0.0415	0.0593	0.0810	0.0167	0.0218	0.0264	0.0340	0.0409	0.0572	0.0773	1.2%	-0.9%	-1.5%	0.3%	1.5%	3.7%	4.8%
\$6,000,000	0.0149	0.0192	0.0231	0.0302	0.0369	0.0530	0.0728	0.0151	0.0195	0.0236	0.0304	0.0364	0.0510	0.0692	-1.3%	-1.5%	-2.1%	-0.7%	1.4%	3.9%	5.2%
\$7,000,000	0.0130	0.0174	0.0209	0.0274	0.0333	0.0480	0.0664	0.0135	0.0177	0.0216	0.0275	0.0330	0.0462	0.0630	-3.7%	-1.7%	-3.2%	-0.4%	0.9%	3.9%	5.4%
\$8,000,000	0.0111	0.0160	0.0192	0.0250	0.0305	0.0441	0.0611	0.0119	0.0164	0.0197	0.0252	0.0304	0.0425	0.0580	-6.7%	-2.4%	-2.5%	-0.8%	0.3%	3.8%	5.3%
\$9,000,000	0.0096	0.0145	0.0177	0.0230	0.0282	0.0406	0.0567	0.0107	0.0152	0.0184	0.0234	0.0281	0.0393	0.0537	-10.3%	-4.6%	-3.8%	-1.7%	0.4%	3.3%	5.6%
\$10,000,000	0.0083	0.0131	0.0164	0.0215	0.0262	0.0379	0.0529	0.0095	0.0140	0.0172	0.0219	0.0263	0.0368	0.0502	-12.6%	-6.4%	-4.7%	-1.8%	-0.4%	3.0%	5.4%

\* Adjusted