

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						
		A	B	C	D	E	F	G
	Fatal	404,232						
	P.T.	2,065,566						
	PP	163,477						
	T.T.	27,029						
	MO	1,492						
II.	Injury Type	Hazard Group						
	Fatal	356,988	364,393	375,401	390,306	409,490	433,437	462,755
	P.T.	1,102,687	1,297,509	1,546,934	1,868,615	2,286,391	2,832,553	3,550,951
	PP	101,122	119,561	141,362	167,139	197,615	233,649	276,253
	T.T.	22,855	24,347	25,936	27,629	29,433	31,354	33,401
	MO	1,244	1,343	1,448	1,563	1,686	1,819	1,962

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	2,360,837	0.010	Death	12,643,256	0.011	Death	26,956,529	0.012	Death	15,741,822	0.015
P.T.	3,383,867	0.014	P.T.	22,221,481	0.019	P.T.	54,661,850	0.024	P.T.	36,031,282	0.034
PP	107,103,319	0.454	PP	638,676,002	0.556	PP	1,279,686,327	0.570	PP	649,262,713	0.619
T.T.	88,767,482	0.376	T.T.	329,874,048	0.287	T.T.	644,710,315	0.287	T.T.	263,413,159	0.251
Medical Only	34,468,225	0.146	Medical Only	145,972,140	0.127	Medical Only	240,362,382	0.107	Medical Only	85,005,840	0.081
Total	236,083,730		Total	1,149,386,927		Total	2,246,377,403		Total	1,049,454,816	
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	30,774,590	0.016	Death	27,583,655	0.027	Death	14,703,133	0.056			
P.T.	75,654,201	0.039	P.T.	65,724,016	0.064	P.T.	23,454,998	0.089			
PP	1,266,887,302	0.659	PP	672,904,955	0.659	PP	167,685,731	0.639			
T.T.	448,154,972	0.233	T.T.	208,409,834	0.204	T.T.	44,371,955	0.169			
Medical Only	101,940,830	0.053	Medical Only	46,994,374	0.046	Medical Only	12,340,129	0.047			
Total	1,923,411,895		Total	1,021,616,834		Total	262,555,946				

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group A

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.010	0.9783	0.0098	0.014	0.9925	0.0139	0.454	0.9096	0.4129	0.376	0.6810	0.2561	0.146	0.1305	0.0191	0.7118	0.9870
\$15,000		0.9681	0.0097		0.9888	0.0138		0.8697	0.3949		0.5858	0.2202		0.0906	0.0132	0.6518	
\$20,000		0.9581	0.0096		0.9853	0.0138		0.8328	0.3781		0.5122	0.1926		0.0692	0.0101	0.6042	
\$25,000		0.9483	0.0095		0.9818	0.0137		0.7984	0.3625		0.4531	0.1704		0.0559	0.0082	0.5643	
\$30,000		0.9386	0.0094		0.9784	0.0137		0.7662	0.3478		0.4047	0.1522		0.0469	0.0068	0.5299	
\$35,000		0.9290	0.0093		0.9750	0.0137		0.7358	0.3340		0.3643	0.1370		0.0403	0.0059	0.4999	
\$40,000		0.9195	0.0092		0.9718	0.0136		0.7069	0.3210		0.3300	0.1241		0.0353	0.0052	0.4731	
\$50,000		0.9009	0.0090		0.9655	0.0135		0.6534	0.2967		0.2748	0.1033		0.0282	0.0041	0.4266	
\$75,000		0.8564	0.0086		0.9507	0.0133		0.5389	0.2447		0.1838	0.0691		0.0168	0.0025	0.3382	
\$100,000		0.8150	0.0082		0.9371	0.0131		0.4480	0.2034		0.1283	0.0482		0.0127	0.0018	0.2747	
\$125,000		0.7760	0.0078		0.9245	0.0129		0.3785	0.1718		0.0923	0.0347		0.0101	0.0015	0.2287	
\$150,000		0.7385	0.0074		0.9127	0.0128		0.3267	0.1483		0.0681	0.0256		0.0083	0.0012	0.1953	
\$175,000		0.7020	0.0070		0.9017	0.0126		0.2874	0.1305		0.0515	0.0194		0.0069	0.0010	0.1705	
\$200,000		0.6670	0.0067		0.8916	0.0125		0.2562	0.1163		0.0398	0.0150		0.0059	0.0009	0.1514	
\$225,000		0.6339	0.0063		0.8820	0.0123		0.2310	0.1049		0.0312	0.0117		0.0050	0.0007	0.1359	
\$250,000		0.6032	0.0060		0.8727	0.0122		0.2105	0.0956		0.0248	0.0093		0.0043	0.0006	0.1237	
\$275,000		0.5748	0.0057		0.8649	0.0121		0.1937	0.0879		0.0200	0.0075		0.0037	0.0005	0.1137	
\$300,000		0.5482	0.0055		0.8552	0.0120		0.1794	0.0814		0.0162	0.0061		0.0032	0.0005	0.1055	
\$325,000		0.5228	0.0052		0.8464	0.0118		0.1675	0.0761		0.0133	0.0050		0.0027	0.0004	0.0985	
\$350,000		0.4983	0.0050		0.8381	0.0117		0.1572	0.0713		0.0112	0.0042		0.0024	0.0003	0.0925	
\$375,000		0.4749	0.0047		0.8301	0.0116		0.1481	0.0672		0.0097	0.0036		0.0020	0.0003	0.0874	
\$400,000		0.4526	0.0045		0.8223	0.0115		0.1401	0.0636		0.0085	0.0032		0.0018	0.0003	0.0831	
\$425,000		0.4311	0.0043		0.8145	0.0114		0.1330	0.0604		0.0076	0.0029		0.0015	0.0002	0.0792	
\$450,000		0.4108	0.0041		0.8069	0.0113		0.1266	0.0575		0.0068	0.0025		0.0013	0.0002	0.0756	
\$475,000		0.3921	0.0039		0.7993	0.0112		0.1209	0.0549		0.0061	0.0023		0.0011	0.0002	0.0725	
\$500,000		0.3751	0.0038		0.7917	0.0111		0.1157	0.0525		0.0055	0.0021		0.0010	0.0001	0.0696	
\$600,000		0.3206	0.0032		0.7620	0.0107		0.0990	0.0449		0.0038	0.0014		0.0005	0.0001	0.0603	
\$700,000		0.2808	0.0028		0.7335	0.0103		0.0867	0.0394		0.0028	0.0011		0.0002	0.0000	0.0536	
\$800,000		0.2505	0.0025		0.7062	0.0099		0.0774	0.0351		0.0022	0.0008		0.0000	0.0000	0.0483	
\$900,000		0.2265	0.0023		0.6805	0.0095		0.0699	0.0318		0.0017	0.0007		0.0000	0.0000	0.0443	
\$1,000,000		0.2069	0.0021		0.6562	0.0092		0.0639	0.0290		0.0014	0.0005		0.0000	0.0000	0.0408	
\$2,000,000		0.1143	0.0011		0.4796	0.0067		0.0354	0.0161		0.0004	0.0001		0.0000	0.0000	0.0240	
\$3,000,000		0.0810	0.0008		0.3742	0.0052		0.0253	0.0115		0.0002	0.0001		0.0000	0.0000	0.0176	
\$4,000,000		0.0638	0.0006		0.3035	0.0042		0.0199	0.0091		0.0001	0.0000		0.0000	0.0000	0.0139	
\$5,000,000		0.0531	0.0005		0.2521	0.0035		0.0166	0.0075		0.0001	0.0000		0.0000	0.0000	0.0115	
\$6,000,000		0.0457	0.0005		0.2128	0.0030		0.0141	0.0064		0.0000	0.0000		0.0000	0.0000	0.0099	
\$7,000,000		0.0402	0.0004		0.1814	0.0025		0.0122	0.0056		0.0000	0.0000		0.0000	0.0000	0.0085	
\$8,000,000		0.0359	0.0004		0.1557	0.0022		0.0107	0.0048		0.0000	0.0000		0.0000	0.0000	0.0074	
\$9,000,000		0.0323	0.0003		0.1340	0.0019		0.0093	0.0042		0.0000	0.0000		0.0000	0.0000	0.0064	
\$10,000,000		0.0293	0.0003		0.1155	0.0016		0.0081	0.0037		0.0000	0.0000		0.0000	0.0000	0.0056	

Death Average Cost Per Case	\$356,988	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$1,102,687	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$101,122	Assessment Factor	1.000
T.T. Average Cost Per Case	\$22,855		

Excess Loss Factors Calculator
Hazard Group B

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.011	0.9787	0.0108	0.019	0.9936	0.0189	0.556	0.9225	0.5129	0.287	0.6948	0.1994	0.127	0.1394	0.0177	0.7597	0.9870
\$15,000		0.9687	0.0107		0.9905	0.0188		0.8878	0.4936		0.6014	0.1726		0.0971	0.0123	0.7080	
\$20,000		0.9590	0.0105		0.9874	0.0188		0.8553	0.4755		0.5287	0.1517		0.0744	0.0094	0.6659	
\$25,000		0.9493	0.0104		0.9844	0.0187		0.8248	0.4586		0.4699	0.1349		0.0602	0.0076	0.6302	
\$30,000		0.9398	0.0103		0.9814	0.0186		0.7960	0.4426		0.4214	0.1210		0.0505	0.0064	0.5989	
\$35,000		0.9303	0.0102		0.9785	0.0186		0.7687	0.4274		0.3808	0.1093		0.0434	0.0055	0.5710	
\$40,000		0.9210	0.0101		0.9757	0.0185		0.7427	0.4129		0.3462	0.0993		0.0381	0.0048	0.5456	
\$50,000		0.9027	0.0099		0.9702	0.0184		0.6942	0.3860		0.2902	0.0833		0.0305	0.0039	0.5015	
\$75,000		0.8590	0.0094		0.9572	0.0182		0.5888	0.3274		0.1972	0.0566		0.0182	0.0023	0.4139	
\$100,000		0.8183	0.0090		0.9451	0.0180		0.5014	0.2788		0.1397	0.0401		0.0136	0.0017	0.3476	
\$125,000		0.7799	0.0086		0.9339	0.0177		0.4303	0.2392		0.1018	0.0292		0.0109	0.0014	0.2961	
\$150,000		0.7430	0.0082		0.9233	0.0175		0.3741	0.2080		0.0759	0.0218		0.0090	0.0011	0.2566	
\$175,000		0.7071	0.0078		0.9133	0.0174		0.3303	0.1837		0.0579	0.0166		0.0076	0.0010	0.2265	
\$200,000		0.6725	0.0074		0.9038	0.0172		0.2957	0.1644		0.0450	0.0129		0.0065	0.0008	0.2027	
\$225,000		0.6398	0.0070		0.8950	0.0170		0.2676	0.1488		0.0356	0.0102		0.0055	0.0007	0.1837	
\$250,000		0.6093	0.0067		0.8868	0.0168		0.2440	0.1357		0.0285	0.0082		0.0048	0.0006	0.1680	
\$275,000		0.5810	0.0064		0.8787	0.0167		0.2243	0.1247		0.0231	0.0066		0.0042	0.0005	0.1549	
\$300,000		0.5546	0.0061		0.8710	0.0165		0.2078	0.1155		0.0189	0.0054		0.0036	0.0005	0.1440	
\$325,000		0.5294	0.0058		0.8644	0.0164		0.1938	0.1077		0.0156	0.0045		0.0032	0.0004	0.1348	
\$350,000		0.5052	0.0056		0.8561	0.0163		0.1815	0.1009		0.0129	0.0037		0.0028	0.0003	0.1268	
\$375,000		0.4820	0.0053		0.8485	0.0161		0.1711	0.0951		0.0110	0.0032		0.0024	0.0003	0.1200	
\$400,000		0.4598	0.0051		0.8414	0.0160		0.1618	0.0900		0.0096	0.0028		0.0021	0.0003	0.1142	
\$425,000		0.4385	0.0048		0.8345	0.0159		0.1536	0.0854		0.0086	0.0025		0.0018	0.0002	0.1088	
\$450,000		0.4181	0.0046		0.8278	0.0157		0.1462	0.0813		0.0077	0.0022		0.0016	0.0002	0.1040	
\$475,000		0.3991	0.0044		0.8211	0.0156		0.1396	0.0776		0.0061	0.0017		0.0014	0.0002	0.0995	
\$500,000		0.3818	0.0042		0.8146	0.0155		0.1336	0.0743		0.0055	0.0016		0.0012	0.0002	0.0958	
\$600,000		0.3263	0.0036		0.7888	0.0150		0.1142	0.0635		0.0038	0.0011		0.0007	0.0001	0.0833	
\$700,000		0.2858	0.0031		0.7635	0.0145		0.1001	0.0557		0.0028	0.0008		0.0003	0.0000	0.0741	
\$800,000		0.2549	0.0028		0.7391	0.0140		0.0893	0.0496		0.0022	0.0006		0.0001	0.0000	0.0670	
\$900,000		0.2305	0.0025		0.7156	0.0136		0.0807	0.0449		0.0017	0.0005		0.0000	0.0000	0.0615	
\$1,000,000		0.2106	0.0023		0.6932	0.0132		0.0738	0.0410		0.0014	0.0004		0.0000	0.0000	0.0569	
\$2,000,000		0.1163	0.0013		0.5225	0.0099		0.0408	0.0227		0.0004	0.0001		0.0000	0.0000	0.0340	
\$3,000,000		0.0825	0.0009		0.4160	0.0079		0.0290	0.0161		0.0002	0.0000		0.0000	0.0000	0.0249	
\$4,000,000		0.0648	0.0007		0.3430	0.0065		0.0229	0.0127		0.0001	0.0000		0.0000	0.0000	0.0199	
\$5,000,000		0.0540	0.0006		0.2893	0.0055		0.0191	0.0106		0.0001	0.0000		0.0000	0.0000	0.0167	
\$6,000,000		0.0465	0.0005		0.2478	0.0047		0.0164	0.0091		0.0001	0.0000		0.0000	0.0000	0.0143	
\$7,000,000		0.0409	0.0004		0.2146	0.0041		0.0143	0.0080		0.0001	0.0000		0.0000	0.0000	0.0125	
\$8,000,000		0.0365	0.0004		0.1872	0.0036		0.0127	0.0070		0.0000	0.0000		0.0000	0.0000	0.0110	
\$9,000,000		0.0329	0.0004		0.1642	0.0031		0.0113	0.0063		0.0000	0.0000		0.0000	0.0000	0.0098	
\$10,000,000		0.0299	0.0003		0.1444	0.0027		0.0100	0.0056		0.0000	0.0000		0.0000	0.0000	0.0086	

Death Average Cost Per Case	\$364,393	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$1,297,509	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$119,561	Assessment Factor	1.000
T.T. Average Cost Per Case	\$24,347		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group C

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.012	0.9793	0.0118	0.024	0.9947	0.0239	0.570	0.9337	0.5322	0.287	0.7082	0.2032	0.107	0.1489	0.0159	0.7870	0.9870
\$15,000		0.9696	0.0116		0.9920	0.0238		0.9036	0.5150		0.6167	0.1770		0.1041	0.0111	0.7385	
\$20,000		0.9601	0.0115		0.9894	0.0237		0.8751	0.4988		0.5450	0.1564		0.0798	0.0085	0.6989	
\$25,000		0.9507	0.0114		0.9868	0.0237		0.8481	0.4834		0.4867	0.1397		0.0647	0.0069	0.6651	
\$30,000		0.9414	0.0113		0.9843	0.0236		0.8226	0.4689		0.4382	0.1258		0.0543	0.0058	0.6354	
\$35,000		0.9323	0.0112		0.9818	0.0236		0.7982	0.4550		0.3974	0.1141		0.0468	0.0050	0.6089	
\$40,000		0.9232	0.0111		0.9794	0.0235		0.7749	0.4417		0.3625	0.1040		0.0410	0.0044	0.5847	
\$50,000		0.9054	0.0109		0.9746	0.0234		0.7312	0.4168		0.3058	0.0878		0.0329	0.0035	0.5424	
\$75,000		0.8628	0.0104		0.9634	0.0231		0.6351	0.3620		0.2108	0.0605		0.0196	0.0021	0.4581	
\$100,000		0.8230	0.0099		0.9529	0.0229		0.5533	0.3154		0.1516	0.0435		0.0147	0.0016	0.3933	
\$125,000		0.7854	0.0094		0.9429	0.0226		0.4837	0.2757		0.1118	0.0321		0.0118	0.0013	0.3411	
\$150,000		0.7494	0.0090		0.9335	0.0224		0.4256	0.2426		0.0843	0.0242		0.0098	0.0010	0.2992	
\$175,000		0.7144	0.0086		0.9246	0.0222		0.3781	0.2155		0.0649	0.0186		0.0083	0.0009	0.2658	
\$200,000		0.6805	0.0082		0.9161	0.0220		0.3396	0.1936		0.0508	0.0146		0.0071	0.0008	0.2392	
\$225,000		0.6482	0.0078		0.9080	0.0218		0.3083	0.1757		0.0405	0.0116		0.0061	0.0007	0.2176	
\$250,000		0.6180	0.0074		0.9003	0.0216		0.2822	0.1608		0.0326	0.0094		0.0053	0.0006	0.1998	
\$275,000		0.5899	0.0071		0.8931	0.0214		0.2600	0.1482		0.0266	0.0076		0.0047	0.0005	0.1848	
\$300,000		0.5637	0.0068		0.8863	0.0213		0.2408	0.1373		0.0219	0.0063		0.0041	0.0004	0.1721	
\$325,000		0.5389	0.0065		0.8795	0.0211		0.2244	0.1279		0.0181	0.0052		0.0036	0.0004	0.1611	
\$350,000		0.5150	0.0062		0.8729	0.0210		0.2103	0.1198		0.0151	0.0043		0.0032	0.0003	0.1516	
\$375,000		0.4921	0.0059		0.8681	0.0208		0.1980	0.1128		0.0128	0.0037		0.0028	0.0003	0.1435	
\$400,000		0.4701	0.0056		0.8608	0.0207		0.1870	0.1066		0.0110	0.0032		0.0025	0.0003	0.1364	
\$425,000		0.4490	0.0054		0.8541	0.0205		0.1773	0.1011		0.0097	0.0028		0.0022	0.0002	0.1300	
\$450,000		0.4287	0.0051		0.8478	0.0203		0.1689	0.0963		0.0087	0.0025		0.0019	0.0002	0.1244	
\$475,000		0.4095	0.0049		0.8418	0.0202		0.1612	0.0919		0.0078	0.0022		0.0017	0.0002	0.1194	
\$500,000		0.3917	0.0047		0.8360	0.0201		0.1542	0.0879		0.0055	0.0016		0.0015	0.0002	0.1145	
\$600,000		0.3347	0.0040		0.8137	0.0195		0.1319	0.0752		0.0038	0.0011		0.0009	0.0001	0.0999	
\$700,000		0.2932	0.0035		0.7920	0.0190		0.1155	0.0659		0.0028	0.0008		0.0005	0.0001	0.0893	
\$800,000		0.2615	0.0031		0.7708	0.0185		0.1031	0.0587		0.0022	0.0006		0.0002	0.0000	0.0809	
\$900,000		0.2364	0.0028		0.7500	0.0180		0.0932	0.0531		0.0017	0.0005		0.0001	0.0000	0.0744	
\$1,000,000		0.2160	0.0026		0.7299	0.0175		0.0851	0.0485		0.0014	0.0004		0.0000	0.0000	0.0690	
\$2,000,000		0.1193	0.0014		0.5683	0.0136		0.0470	0.0268		0.0004	0.0001		0.0000	0.0000	0.0419	
\$3,000,000		0.0845	0.0010		0.4620	0.0111		0.0334	0.0190		0.0002	0.0000		0.0000	0.0000	0.0311	
\$4,000,000		0.0665	0.0008		0.3872	0.0093		0.0263	0.0150		0.0001	0.0000		0.0000	0.0000	0.0251	
\$5,000,000		0.0553	0.0007		0.3313	0.0080		0.0219	0.0125		0.0001	0.0000		0.0000	0.0000	0.0212	
\$6,000,000		0.0476	0.0006		0.2878	0.0069		0.0188	0.0107		0.0001	0.0000		0.0000	0.0000	0.0182	
\$7,000,000		0.0419	0.0005		0.2526	0.0061		0.0165	0.0094		0.0001	0.0000		0.0000	0.0000	0.0160	
\$8,000,000		0.0375	0.0004		0.2235	0.0054		0.0147	0.0084		0.0000	0.0000		0.0000	0.0000	0.0142	
\$9,000,000		0.0338	0.0004		0.1989	0.0048		0.0133	0.0076		0.0000	0.0000		0.0000	0.0000	0.0128	
\$10,000,000		0.0307	0.0004		0.1778	0.0043		0.0120	0.0068		0.0000	0.0000		0.0000	0.0000	0.0115	

Death Average Cost Per Case	\$375,401	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$1,546,934	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$141,362	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,936		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group D

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.015	0.9801	0.0147	0.034	0.9956	0.0338	0.619	0.9434	0.5840	0.251	0.7212	0.1810	0.081	0.1589	0.0129	0.8264	0.9870
\$15,000		0.9707	0.0146		0.9934	0.0338		0.9173	0.5678		0.6318	0.1586		0.1114	0.0090	0.7838	
\$20,000		0.9615	0.0144		0.9912	0.0337		0.8925	0.5524		0.5612	0.1408		0.0857	0.0069	0.7482	
\$25,000		0.9525	0.0143		0.9890	0.0336		0.8688	0.5378		0.5034	0.1263		0.0695	0.0056	0.7176	
\$30,000		0.9436	0.0142		0.9869	0.0336		0.8462	0.5238		0.4551	0.1142		0.0584	0.0047	0.6905	
\$35,000		0.9347	0.0140		0.9848	0.0335		0.8245	0.5104		0.4141	0.1039		0.0504	0.0041	0.6659	
\$40,000		0.9260	0.0139		0.9827	0.0334		0.8038	0.4975		0.3789	0.0951		0.0442	0.0036	0.6435	
\$50,000		0.9088	0.0136		0.9787	0.0333		0.7646	0.4733		0.3216	0.0807		0.0355	0.0029	0.6038	
\$75,000		0.8675	0.0130		0.9691	0.0329		0.6775	0.4194		0.2248	0.0564		0.0236	0.0019	0.5236	
\$100,000		0.8289	0.0124		0.9601	0.0326		0.6022	0.3728		0.1639	0.0411		0.0159	0.0013	0.4602	
\$125,000		0.7925	0.0119		0.9514	0.0323		0.5363	0.3320		0.1225	0.0307		0.0127	0.0010	0.4079	
\$150,000		0.7576	0.0114		0.9432	0.0321		0.4790	0.2965		0.0933	0.0234		0.0106	0.0009	0.3643	
\$175,000		0.7237	0.0109		0.9354	0.0318		0.4298	0.2660		0.0725	0.0182		0.0090	0.0007	0.3276	
\$200,000		0.6907	0.0104		0.9279	0.0315		0.3883	0.2403		0.0572	0.0144		0.0077	0.0006	0.2972	
\$225,000		0.6591	0.0099		0.9207	0.0313		0.3536	0.2189		0.0458	0.0115		0.0067	0.0005	0.2721	
\$250,000		0.6293	0.0094		0.9138	0.0311		0.3245	0.2009		0.0372	0.0093		0.0059	0.0005	0.2512	
\$275,000		0.6014	0.0090		0.9071	0.0308		0.2999	0.1856		0.0305	0.0077		0.0052	0.0004	0.2335	
\$300,000		0.5755	0.0086		0.9008	0.0306		0.2786	0.1725		0.0252	0.0063		0.0046	0.0004	0.2184	
\$325,000		0.5511	0.0083		0.8948	0.0304		0.2601	0.1610		0.0211	0.0053		0.0041	0.0003	0.2053	
\$350,000		0.5277	0.0079		0.8891	0.0302		0.2437	0.1508		0.0177	0.0044		0.0036	0.0003	0.1936	
\$375,000		0.5051	0.0076		0.8834	0.0300		0.2293	0.1419		0.0149	0.0037		0.0032	0.0003	0.1835	
\$400,000		0.4834	0.0073		0.8778	0.0298		0.2166	0.1341		0.0127	0.0032		0.0029	0.0002	0.1746	
\$425,000		0.4626	0.0069		0.8725	0.0297		0.2054	0.1272		0.0110	0.0028		0.0025	0.0002	0.1668	
\$450,000		0.4426	0.0066		0.8674	0.0295		0.1954	0.1210		0.0098	0.0025		0.0023	0.0002	0.1598	
\$475,000		0.4232	0.0063		0.8627	0.0293		0.1863	0.1153		0.0088	0.0022		0.0020	0.0002	0.1533	
\$500,000		0.4051	0.0061		0.8570	0.0291		0.1781	0.1102		0.0080	0.0020		0.0018	0.0001	0.1475	
\$600,000		0.3461	0.0052		0.8368	0.0285		0.1523	0.0943		0.0038	0.0010		0.0011	0.0001	0.1291	
\$700,000		0.3032	0.0045		0.8182	0.0278		0.1334	0.0826		0.0028	0.0007		0.0007	0.0001	0.1157	
\$800,000		0.2704	0.0041		0.8002	0.0272		0.1190	0.0736		0.0022	0.0005		0.0004	0.0000	0.1054	
\$900,000		0.2444	0.0037		0.7824	0.0266		0.1075	0.0666		0.0017	0.0004		0.0002	0.0000	0.0973	
\$1,000,000		0.2234	0.0034		0.7649	0.0260		0.0983	0.0608		0.0014	0.0004		0.0000	0.0000	0.0906	
\$2,000,000		0.1234	0.0019		0.6162	0.0210		0.0543	0.0336		0.0004	0.0001		0.0000	0.0000	0.0566	
\$3,000,000		0.0874	0.0013		0.5118	0.0174		0.0384	0.0238		0.0002	0.0000		0.0000	0.0000	0.0425	
\$4,000,000		0.0687	0.0010		0.4361	0.0148		0.0302	0.0187		0.0001	0.0000		0.0000	0.0000	0.0345	
\$5,000,000		0.0571	0.0009		0.3785	0.0129		0.0251	0.0155		0.0001	0.0000		0.0000	0.0000	0.0293	
\$6,000,000		0.0492	0.0007		0.3329	0.0113		0.0216	0.0134		0.0001	0.0000		0.0000	0.0000	0.0254	
\$7,000,000		0.0433	0.0006		0.2959	0.0101		0.0190	0.0118		0.0001	0.0000		0.0000	0.0000	0.0225	
\$8,000,000		0.0387	0.0006		0.2650	0.0090		0.0170	0.0105		0.0000	0.0000		0.0000	0.0000	0.0201	
\$9,000,000		0.0350	0.0005		0.2389	0.0081		0.0154	0.0095		0.0000	0.0000		0.0000	0.0000	0.0181	
\$10,000,000		0.0319	0.0005		0.2163	0.0074		0.0140	0.0087		0.0000	0.0000		0.0000	0.0000	0.0166	

Death Average Cost Per Case	\$390,306	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$1,868,615	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$167,139	Assessment Factor	1.000
T.T. Average Cost Per Case	\$27,629		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group E

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.016	0.9809	0.0157	0.039	0.9964	0.0389	0.659	0.9518	0.6272	0.233	0.7339	0.1710	0.053	0.1694	0.0090	0.8618	0.9870
\$15,000		0.9720	0.0156		0.9946	0.0388		0.9292	0.6124		0.6466	0.1507		0.1193	0.0063	0.8238	
\$20,000		0.9632	0.0154		0.9928	0.0387		0.9076	0.5981		0.5771	0.1345		0.0919	0.0049	0.7916	
\$25,000		0.9546	0.0153		0.9910	0.0386		0.8869	0.5845		0.5200	0.1212		0.0747	0.0040	0.7636	
\$30,000		0.9461	0.0151		0.9892	0.0386		0.8671	0.5714		0.4719	0.1100		0.0628	0.0033	0.7384	
\$35,000		0.9376	0.0150		0.9875	0.0385		0.8479	0.5588		0.4309	0.1004		0.0542	0.0029	0.7156	
\$40,000		0.9292	0.0149		0.9858	0.0384		0.8295	0.5467		0.3955	0.0922		0.0476	0.0025	0.6947	
\$50,000		0.9128	0.0146		0.9824	0.0383		0.7946	0.5236		0.3376	0.0787		0.0382	0.0020	0.6572	
\$75,000		0.8731	0.0140		0.9743	0.0380		0.7161	0.4719		0.2390	0.0557		0.0255	0.0013	0.5809	
\$100,000		0.8359	0.0134		0.9666	0.0377		0.6475	0.4267		0.1767	0.0412		0.0171	0.0009	0.5199	
\$125,000		0.8008	0.0128		0.9593	0.0374		0.5864	0.3864		0.1336	0.0311		0.0137	0.0007	0.4684	
\$150,000		0.7673	0.0123		0.9522	0.0371		0.5318	0.3504		0.1029	0.0240		0.0114	0.0006	0.4244	
\$175,000		0.7347	0.0118		0.9455	0.0369		0.4832	0.3184		0.0806	0.0188		0.0098	0.0005	0.3864	
\$200,000		0.7029	0.0112		0.9390	0.0366		0.4406	0.2903		0.0641	0.0149		0.0084	0.0004	0.3534	
\$225,000		0.6722	0.0108		0.9327	0.0364		0.4035	0.2659		0.0517	0.0120		0.0074	0.0004	0.3255	
\$250,000		0.6430	0.0103		0.9267	0.0361		0.3716	0.2449		0.0422	0.0098		0.0065	0.0003	0.3014	
\$275,000		0.6155	0.0098		0.9208	0.0359		0.3442	0.2268		0.0348	0.0081		0.0058	0.0003	0.2809	
\$300,000		0.5899	0.0094		0.9151	0.0357		0.3206	0.2113		0.0290	0.0068		0.0051	0.0003	0.2635	
\$325,000		0.5658	0.0091		0.9096	0.0355		0.3000	0.1977		0.0243	0.0057		0.0046	0.0002	0.2482	
\$350,000		0.5429	0.0087		0.9043	0.0353		0.2818	0.1857		0.0205	0.0048		0.0041	0.0002	0.2347	
\$375,000		0.5209	0.0083		0.8992	0.0351		0.2656	0.1751		0.0174	0.0041		0.0036	0.0002	0.2228	
\$400,000		0.4996	0.0080		0.8944	0.0349		0.2511	0.1655		0.0149	0.0035		0.0033	0.0002	0.2121	
\$425,000		0.4791	0.0077		0.8897	0.0347		0.2380	0.1568		0.0128	0.0030		0.0029	0.0002	0.2024	
\$450,000		0.4594	0.0074		0.8850	0.0345		0.2263	0.1491		0.0112	0.0026		0.0026	0.0001	0.1937	
\$475,000		0.4404	0.0070		0.8805	0.0343		0.2158	0.1422		0.0100	0.0023		0.0024	0.0001	0.1859	
\$500,000		0.4221	0.0068		0.8759	0.0342		0.2063	0.1360		0.0090	0.0021		0.0021	0.0001	0.1792	
\$600,000		0.3607	0.0058		0.8592	0.0335		0.1759	0.1159		0.0038	0.0009		0.0014	0.0001	0.1562	
\$700,000		0.3159	0.0051		0.8422	0.0328		0.1540	0.1015		0.0028	0.0007		0.0009	0.0000	0.1401	
\$800,000		0.2817	0.0045		0.8267	0.0322		0.1373	0.0905		0.0022	0.0005		0.0005	0.0000	0.1277	
\$900,000		0.2547	0.0041		0.8118	0.0317		0.1241	0.0818		0.0017	0.0004		0.0003	0.0000	0.1180	
\$1,000,000		0.2327	0.0037		0.7971	0.0311		0.1134	0.0747		0.0014	0.0003		0.0001	0.0000	0.1098	
\$2,000,000		0.1285	0.0021		0.6647	0.0259		0.0626	0.0413		0.0004	0.0001		0.0000	0.0000	0.0694	
\$3,000,000		0.0910	0.0015		0.5645	0.0220		0.0443	0.0292		0.0002	0.0000		0.0000	0.0000	0.0527	
\$4,000,000		0.0715	0.0011		0.4891	0.0191		0.0347	0.0229		0.0001	0.0000		0.0000	0.0000	0.0431	
\$5,000,000		0.0594	0.0010		0.4305	0.0168		0.0288	0.0190		0.0001	0.0000		0.0000	0.0000	0.0368	
\$6,000,000		0.0511	0.0008		0.3834	0.0150		0.0248	0.0163		0.0001	0.0000		0.0000	0.0000	0.0321	
\$7,000,000		0.0451	0.0007		0.3447	0.0134		0.0218	0.0144		0.0001	0.0000		0.0000	0.0000	0.0285	
\$8,000,000		0.0403	0.0006		0.3121	0.0122		0.0196	0.0129		0.0000	0.0000		0.0000	0.0000	0.0257	
\$9,000,000		0.0365	0.0006		0.2843	0.0111		0.0177	0.0117		0.0000	0.0000		0.0000	0.0000	0.0234	
\$10,000,000		0.0333	0.0005		0.2602	0.0101		0.0162	0.0107		0.0000	0.0000		0.0000	0.0000	0.0213	

Death Average Cost Per Case	\$409,490	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$2,286,391	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$197,615	Assessment Factor	1.000
T.T. Average Cost Per Case	\$29,433		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group F

LOSS LIMIT	DEATH			P.T			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.027	0.9819	0.0265	0.064	0.9971	0.0638	0.659	0.9589	0.6319	0.204	0.7463	0.1522	0.046	0.1804	0.0083	0.8827	0.9870
\$15,000		0.9735	0.0263		0.9956	0.0637		0.9395	0.6191		0.6611	0.1349		0.1275	0.0059	0.8499	
\$20,000		0.9652	0.0261		0.9942	0.0636		0.9208	0.6068		0.5928	0.1209		0.0985	0.0045	0.8219	
\$25,000		0.9570	0.0258		0.9927	0.0635		0.9028	0.5950		0.5364	0.1094		0.0802	0.0037	0.7974	
\$30,000		0.9489	0.0256		0.9913	0.0634		0.8854	0.5835		0.4887	0.0997		0.0675	0.0031	0.7753	
\$35,000		0.9409	0.0254		0.9898	0.0634		0.8686	0.5724		0.4477	0.0913		0.0583	0.0027	0.7552	
\$40,000		0.9329	0.0252		0.9884	0.0633		0.8523	0.5617		0.4122	0.0841		0.0513	0.0024	0.7367	
\$50,000		0.9173	0.0248		0.9856	0.0631		0.8213	0.5412		0.3538	0.0722		0.0412	0.0019	0.7032	
\$75,000		0.8795	0.0237		0.9789	0.0626		0.7510	0.4949		0.2536	0.0517		0.0275	0.0013	0.6342	
\$100,000		0.8439	0.0228		0.9725	0.0622		0.6888	0.4539		0.1898	0.0387		0.0184	0.0008	0.5784	
\$125,000		0.8103	0.0219		0.9664	0.0618		0.6329	0.4171		0.1452	0.0296		0.0148	0.0007	0.5311	
\$150,000		0.7782	0.0210		0.9604	0.0615		0.5821	0.3836		0.1131	0.0231		0.0123	0.0006	0.4898	
\$175,000		0.7472	0.0202		0.9547	0.0611		0.5359	0.3531		0.0893	0.0182		0.0106	0.0005	0.4531	
\$200,000		0.7169	0.0194		0.9491	0.0607		0.4940	0.3256		0.0716	0.0146		0.0092	0.0004	0.4207	
\$225,000		0.6874	0.0186		0.9437	0.0604		0.4564	0.3008		0.0581	0.0119		0.0081	0.0004	0.3921	
\$250,000		0.6590	0.0178		0.9385	0.0601		0.4229	0.2787		0.0477	0.0097		0.0071	0.0003	0.3666	
\$275,000		0.6320	0.0171		0.9335	0.0597		0.3933	0.2592		0.0396	0.0081		0.0063	0.0003	0.3444	
\$300,000		0.6067	0.0164		0.9285	0.0594		0.3672	0.2420		0.0331	0.0068		0.0057	0.0003	0.3249	
\$325,000		0.5829	0.0157		0.9238	0.0591		0.3443	0.2269		0.0279	0.0057		0.0051	0.0002	0.3076	
\$350,000		0.5605	0.0151		0.9191	0.0588		0.3241	0.2136		0.0237	0.0048		0.0046	0.0002	0.2925	
\$375,000		0.5391	0.0146		0.9145	0.0585		0.3061	0.2017		0.0203	0.0041		0.0041	0.0002	0.2791	
\$400,000		0.5184	0.0140		0.9101	0.0582		0.2900	0.1911		0.0174	0.0035		0.0037	0.0002	0.2670	
\$425,000		0.4983	0.0135		0.9058	0.0580		0.2755	0.1816		0.0150	0.0031		0.0034	0.0002	0.2564	
\$450,000		0.4790	0.0129		0.9016	0.0577		0.2622	0.1728		0.0130	0.0027		0.0030	0.0001	0.2462	
\$475,000		0.4604	0.0124		0.8976	0.0574		0.2501	0.1648		0.0114	0.0023		0.0027	0.0001	0.2370	
\$500,000		0.4424	0.0119		0.8937	0.0572		0.2391	0.1575		0.0102	0.0021		0.0025	0.0001	0.2288	
\$600,000		0.3789	0.0102		0.8788	0.0562		0.2037	0.1342		0.0038	0.0008		0.0017	0.0001	0.2015	
\$700,000		0.3317	0.0090		0.8659	0.0554		0.1779	0.1172		0.0028	0.0006		0.0011	0.0001	0.1823	
\$800,000		0.2958	0.0080		0.8511	0.0545		0.1586	0.1045		0.0022	0.0004		0.0007	0.0000	0.1674	
\$900,000		0.2674	0.0072		0.8380	0.0536		0.1433	0.0945		0.0017	0.0004		0.0004	0.0000	0.1557	
\$1,000,000		0.2443	0.0066		0.8256	0.0528		0.1309	0.0863		0.0014	0.0003		0.0002	0.0000	0.1460	
\$2,000,000		0.1349	0.0036		0.7119	0.0456		0.0723	0.0477		0.0004	0.0001		0.0002	0.0000	0.0970	
\$3,000,000		0.0955	0.0026		0.6188	0.0396		0.0511	0.0337		0.0002	0.0000		0.0000	0.0000	0.0759	
\$4,000,000		0.0749	0.0020		0.5454	0.0349		0.0400	0.0264		0.0001	0.0000		0.0000	0.0000	0.0633	
\$5,000,000		0.0622	0.0017		0.4868	0.0312		0.0332	0.0218		0.0001	0.0000		0.0000	0.0000	0.0547	
\$6,000,000		0.0536	0.0014		0.4388	0.0281		0.0285	0.0188		0.0001	0.0000		0.0000	0.0000	0.0483	
\$7,000,000		0.0472	0.0013		0.3988	0.0255		0.0251	0.0165		0.0001	0.0000		0.0000	0.0000	0.0433	
\$8,000,000		0.0423	0.0011		0.3648	0.0233		0.0225	0.0148		0.0000	0.0000		0.0000	0.0000	0.0392	
\$9,000,000		0.0383	0.0010		0.3355	0.0215		0.0204	0.0134		0.0000	0.0000		0.0000	0.0000	0.0359	
\$10,000,000		0.0350	0.0009		0.3100	0.0198		0.0187	0.0123		0.0000	0.0000		0.0000	0.0000	0.0330	

Death Average Cost Per Case	\$433,437	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$2,832,553	Loss Adjustment Expense	1.000
P.P. Average Cost Per Case	\$233,649	Assessment Factor	1.000
T.T. Average Cost Per Case	\$31,354		

PENNSYLVANIA

Excess Loss Factors Calculator
Hazard Group C

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.		
\$10,000	0.056	0.9830	0.0550	0.089	0.9977	0.0888	0.639	0.9650	0.6167	0.169	0.7582	0.1281	0.047	0.1920	0.0090	0.8976	0.9870
\$15,000		0.9751	0.0546		0.9965	0.0887		0.9484	0.6060		0.6753	0.1141		0.1363	0.0064	0.8698	
\$20,000		0.9673	0.0542		0.9954	0.0886		0.9323	0.5957		0.6083	0.1028		0.1056	0.0050	0.8463	
\$25,000		0.9596	0.0537		0.9942	0.0885		0.9167	0.5857		0.5526	0.0934		0.0861	0.0040	0.8253	
\$30,000		0.9519	0.0533		0.9930	0.0884		0.9015	0.5761		0.5053	0.0854		0.0726	0.0034	0.8066	
\$35,000		0.9444	0.0529		0.9919	0.0883		0.8868	0.5667		0.4645	0.0785		0.0627	0.0029	0.7893	
\$40,000		0.9369	0.0525		0.9907	0.0882		0.8725	0.5575		0.4290	0.0725		0.0552	0.0026	0.7733	
\$50,000		0.9222	0.0516		0.9885	0.0880		0.8451	0.5400		0.3702	0.0626		0.0444	0.0021	0.7443	
\$75,000		0.8866	0.0496		0.9829	0.0875		0.7824	0.4999		0.2686	0.0454		0.0297	0.0014	0.6838	
\$100,000		0.8528	0.0478		0.9777	0.0870		0.7263	0.4641		0.2033	0.0344		0.0199	0.0009	0.6342	
\$125,000		0.8208	0.0460		0.9726	0.0866		0.6755	0.4317		0.1573	0.0266		0.0159	0.0007	0.5916	
\$150,000		0.7903	0.0443		0.9677	0.0861		0.6289	0.4019		0.1237	0.0209		0.0133	0.0006	0.5538	
\$175,000		0.7609	0.0426		0.9629	0.0857		0.5859	0.3744		0.0987	0.0167		0.0114	0.0005	0.5199	
\$200,000		0.7321	0.0410		0.9582	0.0853		0.5463	0.3491		0.0797	0.0135		0.0099	0.0005	0.4894	
\$225,000		0.7041	0.0394		0.9537	0.0849		0.5098	0.3257		0.0651	0.0110		0.0088	0.0004	0.4614	
\$250,000		0.6768	0.0379		0.9492	0.0845		0.4763	0.3044		0.0538	0.0091		0.0078	0.0004	0.4363	
\$275,000		0.6506	0.0364		0.9449	0.0841		0.4459	0.2849		0.0448	0.0076		0.0070	0.0003	0.4133	
\$300,000		0.6258	0.0350		0.9407	0.0837		0.4183	0.2673		0.0377	0.0064		0.0063	0.0003	0.3927	
\$325,000		0.6024	0.0337		0.9366	0.0834		0.3935	0.2514		0.0320	0.0054		0.0056	0.0003	0.3742	
\$350,000		0.5803	0.0325		0.9326	0.0830		0.3712	0.2372		0.0273	0.0046		0.0051	0.0002	0.3575	
\$375,000		0.5594	0.0313		0.9287	0.0827		0.3512	0.2244		0.0234	0.0040		0.0046	0.0002	0.3426	
\$400,000		0.5394	0.0302		0.9249	0.0823		0.3332	0.2129		0.0202	0.0034		0.0042	0.0002	0.3290	
\$425,000		0.5200	0.0291		0.9211	0.0820		0.3171	0.2026		0.0175	0.0030		0.0038	0.0002	0.3169	
\$450,000		0.5011	0.0281		0.9174	0.0817		0.3024	0.1932		0.0152	0.0026		0.0035	0.0002	0.3058	
\$475,000		0.4828	0.0270		0.9138	0.0813		0.2890	0.1847		0.0133	0.0022		0.0032	0.0001	0.2953	
\$500,000		0.4653	0.0261		0.9103	0.0810		0.2767	0.1768		0.0117	0.0020		0.0029	0.0001	0.2860	
\$600,000		0.4009	0.0225		0.8970	0.0798		0.2359	0.1508		0.0081	0.0014		0.0020	0.0001	0.2546	
\$700,000		0.3510	0.0197		0.8849	0.0788		0.2060	0.1317		0.0028	0.0005		0.0014	0.0001	0.2308	
\$800,000		0.3129	0.0175		0.8733	0.0777		0.1832	0.1171		0.0022	0.0004		0.0009	0.0000	0.2127	
\$900,000		0.2828	0.0158		0.8630	0.0768		0.1656	0.1058		0.0017	0.0003		0.0006	0.0000	0.1987	
\$1,000,000		0.2584	0.0145		0.8514	0.0758		0.1512	0.0966		0.0014	0.0002		0.0004	0.0000	0.1871	
\$2,000,000		0.1427	0.0080		0.7559	0.0673		0.0835	0.0533		0.0004	0.0001		0.0001	0.0000	0.1287	
\$3,000,000		0.1009	0.0057		0.6727	0.0599		0.0590	0.0377		0.0002	0.0000		0.0000	0.0000	0.1033	
\$4,000,000		0.0791	0.0044		0.6034	0.0537		0.0461	0.0295		0.0001	0.0000		0.0000	0.0000	0.0876	
\$5,000,000		0.0657	0.0037		0.5462	0.0486		0.0382	0.0244		0.0001	0.0000		0.0000	0.0000	0.0767	
\$6,000,000		0.0565	0.0032		0.4983	0.0443		0.0327	0.0209		0.0001	0.0000		0.0000	0.0000	0.0684	
\$7,000,000		0.0498	0.0028		0.4577	0.0407		0.0288	0.0184		0.0001	0.0000		0.0000	0.0000	0.0619	
\$8,000,000		0.0446	0.0025		0.4227	0.0376		0.0258	0.0165		0.0000	0.0000		0.0000	0.0000	0.0566	
\$9,000,000		0.0405	0.0023		0.3923	0.0349		0.0234	0.0150		0.0000	0.0000		0.0000	0.0000	0.0522	
\$10,000,000		0.0370	0.0021		0.3655	0.0325		0.0215	0.0137		0.0000	0.0000		0.0000	0.0000	0.0483	

Death Average Cost Per Case	\$462,755	Target Cost Ratio	0.9868
P.T. Average Cost Per Case	\$3,550,951	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$276,253	Assessment Factor	1.000
T.T. Average Cost Per Case	\$33,401		

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 0.9868														
	(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	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)*LBA	(11)*LBA	(12)*LBA	(13)*LBA	(14)*LBA	(15)*LBA	(16)*LBA	(24)	(25)	(26)	(27)	(28)	(29)	(30)		
														Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)								
\$10,000	0.7118	0.7597	0.7870	0.8264	0.8618	0.8827	0.8976	0.7024	0.7497	0.7766	0.8155	0.8504	0.8710	0.8858	0.707	0.755	0.782	0.821	0.855	0.876	0.891	
\$15,000	0.6518	0.7080	0.7385	0.7838	0.8238	0.8499	0.8698	0.6432	0.6987	0.7288	0.7735	0.8129	0.8387	0.8583	0.648	0.704	0.734	0.779	0.818	0.844	0.863	
\$20,000	0.6042	0.6659	0.6989	0.7482	0.7916	0.8219	0.8463	0.5962	0.6571	0.6897	0.7383	0.7812	0.8111	0.8351	0.601	0.662	0.695	0.743	0.786	0.816	0.840	
\$25,000	0.5643	0.6302	0.6651	0.7176	0.7636	0.7974	0.8253	0.5569	0.6219	0.6563	0.7081	0.7535	0.7869	0.8144	0.562	0.627	0.661	0.713	0.759	0.792	0.819	
\$30,000	0.5299	0.5989	0.6354	0.6905	0.7384	0.7753	0.8066	0.5229	0.5910	0.6270	0.6814	0.7287	0.7651	0.7960	0.528	0.596	0.632	0.686	0.734	0.770	0.801	
\$35,000	0.4999	0.5710	0.6089	0.6659	0.7156	0.7552	0.7893	0.4933	0.5635	0.6009	0.6571	0.7062	0.7452	0.7789	0.498	0.569	0.606	0.662	0.711	0.750	0.784	
\$40,000	0.4731	0.5456	0.5847	0.6435	0.6947	0.7367	0.7733	0.4669	0.5384	0.5770	0.6350	0.6855	0.7270	0.7631	0.472	0.543	0.582	0.640	0.691	0.732	0.768	
\$50,000	0.4266	0.5015	0.5424	0.6038	0.6572	0.7032	0.7443	0.4210	0.4949	0.5352	0.5958	0.6485	0.6939	0.7345	0.426	0.500	0.540	0.601	0.654	0.699	0.740	
\$75,000	0.3382	0.4139	0.4581	0.5236	0.5809	0.6342	0.6838	0.3337	0.4084	0.4521	0.5167	0.5732	0.6258	0.6748	0.339	0.413	0.457	0.522	0.578	0.631	0.680	
\$100,000	0.2747	0.3476	0.3933	0.4602	0.5199	0.5784	0.6342	0.2711	0.3430	0.3881	0.4541	0.5130	0.5708	0.6258	0.276	0.348	0.393	0.459	0.518	0.576	0.631	
\$125,000	0.2287	0.2961	0.3411	0.4079	0.4684	0.5311	0.5916	0.2257	0.2922	0.3366	0.4025	0.4622	0.5241	0.5838	0.231	0.297	0.342	0.408	0.467	0.529	0.589	
\$150,000	0.1953	0.2566	0.2992	0.3643	0.4244	0.4898	0.5538	0.1927	0.2532	0.2953	0.3595	0.4188	0.4833	0.5465	0.198	0.258	0.300	0.365	0.424	0.488	0.552	
\$175,000	0.1705	0.2265	0.2658	0.3276	0.3864	0.4531	0.5199	0.1682	0.2235	0.2623	0.3233	0.3813	0.4471	0.5130	0.173	0.229	0.267	0.328	0.386	0.452	0.518	
\$200,000	0.1514	0.2027	0.2392	0.2972	0.3534	0.4207	0.4894	0.1494	0.2000	0.2360	0.2933	0.3487	0.4151	0.4829	0.154	0.205	0.241	0.298	0.354	0.420	0.488	
\$225,000	0.1359	0.1837	0.2176	0.2721	0.3255	0.3921	0.4614	0.1341	0.1813	0.2147	0.2685	0.3212	0.3869	0.4553	0.139	0.186	0.220	0.274	0.326	0.392	0.460	
\$250,000	0.1237	0.1680	0.1998	0.2512	0.3014	0.3666	0.4363	0.1221	0.1658	0.1972	0.2479	0.2974	0.3618	0.4305	0.127	0.171	0.202	0.253	0.302	0.367	0.436	
\$275,000	0.1137	0.1549	0.1848	0.2335	0.2809	0.3444	0.4133	0.1122	0.1529	0.1824	0.2304	0.2772	0.3399	0.4078	0.117	0.158	0.187	0.235	0.282	0.345	0.413	
\$300,000	0.1055	0.1440	0.1721	0.2184	0.2635	0.3249	0.3927	0.1041	0.1421	0.1698	0.2155	0.2600	0.3206	0.3875	0.109	0.147	0.175	0.221	0.265	0.326	0.393	
\$325,000	0.0985	0.1348	0.1611	0.2053	0.2482	0.3076	0.3742	0.0972	0.1330	0.1590	0.2026	0.2449	0.3035	0.3693	0.102	0.138	0.164	0.208	0.250	0.309	0.374	
\$350,000	0.0925	0.1268	0.1516	0.1936	0.2347	0.2925	0.3575	0.0913	0.1251	0.1496	0.1910	0.2316	0.2886	0.3528	0.096	0.130	0.155	0.196	0.237	0.294	0.358	
\$375,000	0.0874	0.1200	0.1435	0.1835	0.2228	0.2791	0.3426	0.0862	0.1184	0.1416	0.1811	0.2199	0.2754	0.3381	0.091	0.123	0.147	0.186	0.225	0.280	0.343	
\$400,000	0.0831	0.1142	0.1364	0.1746	0.2121	0.2670	0.3290	0.0820	0.1127	0.1346	0.1723	0.2093	0.2635	0.3247	0.087	0.118	0.140	0.177	0.214	0.269	0.330	
\$425,000	0.0792	0.1088	0.1300	0.1668	0.2024	0.2564	0.3169	0.0782	0.1074	0.1283	0.1646	0.1997	0.2530	0.3127	0.083	0.112	0.133	0.170	0.205	0.258	0.318	
\$450,000	0.0756	0.1040	0.1244	0.1598	0.1937	0.2462	0.3058	0.0746	0.1026	0.1228	0.1577	0.1911	0.2430	0.3018	0.080	0.108	0.128	0.163	0.196	0.248	0.307	
\$475,000	0.0725	0.0995	0.1194	0.1533	0.1859	0.2370	0.2953	0.0715	0.0982	0.1178	0.1513	0.1834	0.2339	0.2914	0.077	0.103	0.123	0.156	0.188	0.239	0.296	
\$500,000	0.0696	0.0958	0.1145	0.1475	0.1792	0.2288	0.2860	0.0687	0.0945	0.1130	0.1456	0.1768	0.2258	0.2822	0.074	0.100	0.118	0.151	0.182	0.231	0.287	
\$600,000	0.0603	0.0833	0.0999	0.1291	0.1562	0.2015	0.2546	0.0595	0.0822	0.0986	0.1274	0.1541	0.1988	0.2512	0.065	0.087	0.104	0.132	0.159	0.204	0.256	
\$700,000	0.0536	0.0741	0.0893	0.1157	0.1401	0.1823	0.2308	0.0529	0.0731	0.0881	0.1142	0.1383	0.1799	0.2278	0.058	0.078	0.093	0.119	0.143	0.185	0.233	
\$800,000	0.0483	0.0670	0.0809	0.1054	0.1277	0.1674	0.2127	0.0477	0.0661	0.0798	0.1040	0.1260	0.1652	0.2099	0.053	0.071	0.085	0.109	0.131	0.170	0.215	
\$900,000	0.0443	0.0615	0.0744	0.0973	0.1180	0.1557	0.1987	0.0437	0.0607	0.0734	0.0960	0.1164	0.1536	0.1961	0.049	0.066	0.078	0.101	0.121	0.159	0.201	
\$1,000,000	0.0408	0.0569	0.0690	0.0906	0.1098	0.1460	0.1871	0.0403	0.0561	0.0681	0.0894	0.1084	0.1441	0.1846	0.0453	0.0611	0.0731	0.0944	0.1134	0.1491	0.1896	
\$2,000,000	0.0240	0.0340	0.0419	0.0566	0.0694	0.0970	0.1287	0.0237	0.0336	0.0413	0.0559	0.0685	0.0957	0.1270	0.0287	0.0386	0.0463	0.0609	0.0735	0.1007	0.1320	
\$3,000,000	0.0176	0.0249	0.0311	0.0425	0.0527	0.0759	0.1033	0.0174	0.0246	0.0307	0.0419	0.0520	0.0749	0.1019	0.0224	0.0296	0.0357	0.0469	0.0570	0.0799	0.1069	
\$4,000,000	0.0139	0.0199	0.0251	0.0345	0.0431	0.0633	0.0876	0.0137	0.0196	0.0248	0.0340	0.0425	0.0625	0.0864	0.0187	0.0246	0.0298	0.0390	0.0475	0.0675	0.0914	
\$5,000,000	0.0115	0.0167	0.0212	0.0293	0.0368	0.0547	0.0767	0.0113	0.0165	0.0209	0.0289	0.0363	0.0540	0.0757	0.0163	0.0215	0.0259	0.0339	0.0413	0.0590	0.0807	
\$6,000,000	0.0099	0.0143	0.0182	0.0254	0.0321	0.0483	0.0684	0.0098	0.0141	0.0180	0.0251	0.0317	0.0477	0.0675	0.0147	0.0191	0.0230	0.0301	0.0367	0.0527	0.0725	
\$7,000,000	0.0085	0.0125	0.0160	0.0225	0.0285	0.0433	0.0619	0.0084	0.0123	0.0158	0.0222	0.0281	0.0427	0.0611	0.0126	0.0173	0.0208	0.0272	0.0331	0.0477	0.0661	
\$8,000,000	0.0074	0.0110	0.0142	0.0201	0.0257	0.0392	0.0566	0.0073	0.0109	0.0140	0.0198	0.0254	0.0387	0.0559	0.0110	0.0159	0.0190	0.0248	0.0304	0.0437	0.0609	
\$9,000,000	0.0064	0.0098	0.0128	0.0181	0.0234	0.0359	0.0522	0.0063	0.0097	0.0126	0.0179	0.0231	0.0354	0.0515	0.0095	0.0146	0.0176	0.0229	0.0281	0.0404	0.0565	
\$10,000,000	0.0056	0.0086	0.0115	0.0166	0.0213	0.0330	0.0483	0.0055	0.0085	0.0113	0.0164	0.0210	0.0326	0.0477	0.0083	0.0128	0.0163	0.0214	0.0260	0.0376	0.0527	

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	0.707	0.755	0.782	0.821	0.855	0.876	0.891	0.696	0.744	0.779	0.817	0.854	0.871	0.891	1.6%	1.5%	0.4%	0.5%	0.1%	0.6%	0.6%	0.0%
\$15,000	0.648	0.704	0.734	0.779	0.818	0.844	0.863	0.640	0.694	0.733	0.776	0.817	0.839	0.865	1.3%	1.4%	0.1%	0.4%	0.1%	0.6%	0.6%	-0.2%
\$20,000	0.601	0.662	0.695	0.743	0.786	0.816	0.840	0.595	0.654	0.697	0.743	0.787	0.812	0.842	1.0%	1.2%	-0.3%	0.0%	-0.1%	0.5%	0.5%	-0.2%
\$25,000	0.562	0.627	0.661	0.713	0.759	0.792	0.819	0.559	0.621	0.665	0.714	0.760	0.788	0.822	0.5%	1.0%	-0.6%	-0.1%	-0.1%	0.5%	0.5%	-0.4%
\$30,000	0.528	0.596	0.632	0.686	0.734	0.770	0.801	0.528	0.592	0.638	0.689	0.737	0.767	0.804	0.0%	0.7%	-0.9%	-0.4%	-0.4%	0.4%	0.4%	-0.4%
\$35,000	0.498	0.569	0.606	0.662	0.711	0.750	0.784	0.501	0.566	0.614	0.666	0.716	0.748	0.788	-0.6%	0.5%	-1.3%	-0.6%	-0.7%	0.3%	0.3%	-0.5%
\$40,000	0.472	0.543	0.582	0.640	0.691	0.732	0.768	0.477	0.543	0.592	0.645	0.696	0.730	0.772	-1.0%	0.0%	-1.7%	-0.8%	-0.7%	0.3%	0.3%	-0.5%
\$50,000	0.426	0.500	0.540	0.601	0.654	0.699	0.740	0.435	0.503	0.553	0.608	0.661	0.698	0.744	-2.1%	-0.6%	-2.4%	-1.2%	-1.1%	0.1%	0.1%	-0.5%
\$75,000	0.339	0.413	0.457	0.522	0.578	0.631	0.680	0.355	0.424	0.475	0.533	0.589	0.632	0.685	-4.5%	-2.6%	-3.8%	-2.1%	-1.9%	-0.2%	-0.7%	-0.7%
\$100,000	0.276	0.348	0.393	0.459	0.518	0.576	0.631	0.297	0.363	0.415	0.474	0.531	0.579	0.636	-7.1%	-4.1%	-5.3%	-3.2%	-2.4%	-0.5%	-0.8%	-0.8%
\$125,000	0.231	0.297	0.342	0.408	0.467	0.529	0.589	0.253	0.316	0.366	0.425	0.482	0.533	0.594	-8.7%	-6.0%	-6.6%	-4.0%	-3.1%	-0.8%	-0.8%	-0.8%
\$150,000	0.198	0.258	0.300	0.365	0.424	0.488	0.552	0.221	0.279	0.327	0.384	0.440	0.493	0.556	-10.4%	-7.5%	-8.3%	-4.9%	-3.6%	-1.0%	-0.7%	-0.7%
\$175,000	0.173	0.229	0.267	0.328	0.386	0.452	0.518	0.196	0.250	0.295	0.350	0.404	0.458	0.522	-11.7%	-8.4%	-9.5%	-6.3%	-4.5%	-1.3%	-0.8%	-0.8%
\$200,000	0.154	0.205	0.241	0.298	0.354	0.420	0.488	0.175	0.226	0.269	0.321	0.373	0.428	0.492	-12.0%	-9.3%	-10.4%	-7.2%	-5.1%	-1.9%	-0.8%	-0.8%
\$225,000	0.139	0.186	0.220	0.274	0.326	0.392	0.460	0.159	0.206	0.247	0.297	0.347	0.401	0.465	-12.6%	-9.7%	-10.9%	-7.7%	-6.1%	-2.2%	-1.1%	-1.1%
\$250,000	0.127	0.171	0.202	0.253	0.302	0.367	0.436	0.145	0.190	0.228	0.276	0.324	0.377	0.441	-12.4%	-10.0%	-11.4%	-8.3%	-6.8%	-2.7%	-1.1%	-1.1%
\$275,000	0.117	0.158	0.187	0.235	0.282	0.345	0.413	0.134	0.176	0.212	0.258	0.304	0.357	0.419	-12.7%	-10.2%	-11.8%	-8.9%	-7.2%	-3.4%	-1.4%	-1.4%
\$300,000	0.109	0.147	0.175	0.221	0.265	0.326	0.393	0.124	0.164	0.198	0.242	0.286	0.338	0.400	-12.1%	-10.4%	-11.6%	-8.7%	-7.3%	-3.6%	-1.8%	-1.8%
\$325,000	0.102	0.138	0.164	0.208	0.250	0.309	0.374	0.116	0.154	0.186	0.228	0.271	0.322	0.382	-12.1%	-10.4%	-11.8%	-8.8%	-7.7%	-4.0%	-2.1%	-2.1%
\$350,000	0.096	0.130	0.155	0.196	0.237	0.294	0.358	0.109	0.145	0.176	0.216	0.257	0.307	0.366	-11.9%	-10.3%	-11.9%	-9.3%	-7.8%	-4.2%	-2.2%	-2.2%
\$375,000	0.091	0.123	0.147	0.186	0.225	0.280	0.343	0.103	0.137	0.166	0.205	0.244	0.293	0.351	-11.7%	-10.2%	-11.4%	-9.3%	-7.8%	-4.4%	-2.3%	-2.3%
\$400,000	0.087	0.118	0.140	0.177	0.214	0.269	0.330	0.098	0.130	0.158	0.195	0.233	0.281	0.338	-11.2%	-9.2%	-11.4%	-9.2%	-8.2%	-4.3%	-2.4%	-2.4%
\$425,000	0.083	0.112	0.133	0.170	0.205	0.258	0.318	0.093	0.123	0.151	0.187	0.223	0.270	0.326	-10.8%	-8.9%	-11.9%	-9.1%	-8.1%	-4.4%	-2.5%	-2.5%
\$450,000	0.080	0.108	0.128	0.163	0.196	0.248	0.307	0.088	0.118	0.144	0.179	0.214	0.260	0.314	-9.1%	-8.5%	-11.1%	-8.9%	-8.4%	-4.6%	-2.2%	-2.2%
\$475,000	0.077	0.103	0.123	0.156	0.188	0.239	0.296	0.085	0.113	0.138	0.171	0.205	0.251	0.304	-9.4%	-8.8%	-10.9%	-8.8%	-8.3%	-4.8%	-2.6%	-2.6%
\$500,000	0.074	0.100	0.118	0.151	0.182	0.231	0.287	0.081	0.108	0.132	0.165	0.197	0.242	0.295	-8.6%	-7.4%	-10.6%	-8.5%	-7.6%	-4.5%	-2.7%	-2.7%
\$600,000	0.065	0.089	0.104	0.132	0.159	0.204	0.256	0.070	0.094	0.115	0.144	0.172	0.214	0.263	-7.1%	-5.3%	-9.6%	-8.3%	-7.6%	-4.7%	-2.7%	-2.7%
\$700,000	0.058	0.078	0.093	0.119	0.143	0.185	0.233	0.062	0.083	0.102	0.128	0.154	0.193	0.239	-6.5%	-6.0%	-8.8%	-7.0%	-7.1%	-4.1%	-2.5%	-2.5%
\$800,000	0.053	0.071	0.085	0.109	0.131	0.170	0.215	0.056	0.075	0.093	0.117	0.140	0.177	0.220	-5.4%	-5.3%	-8.6%	-6.8%	-6.4%	-4.0%	-2.3%	-2.3%
\$900,000	0.049	0.066	0.078	0.101	0.121	0.159	0.201	0.051	0.069	0.085	0.107	0.129	0.164	0.205	-3.9%	-4.3%	-8.2%	-5.6%	-6.2%	-3.0%	-2.0%	-2.0%
\$1,000,000	0.0453	0.0611	0.0731	0.0944	0.1134	0.1491	0.1896	0.0476	0.0638	0.0786	0.0995	0.1194	0.1531	0.1924	-4.8%	-4.2%	-7.0%	-5.1%	-5.0%	-2.6%	-1.5%	-1.5%
\$2,000,000	0.0287	0.0386	0.0463	0.0609	0.0735	0.1007	0.1320	0.0292	0.0389	0.0481	0.0620	0.0747	0.1003	0.1304	-1.7%	-0.8%	-3.7%	-1.8%	-1.6%	0.4%	1.2%	1.2%
\$3,000,000	0.0224	0.0296	0.0357	0.0469	0.0570	0.0799	0.1069	0.0225	0.0298	0.0365	0.0473	0.0571	0.0784	0.1040	-0.4%	-0.7%	-2.2%	-0.8%	-0.2%	1.9%	2.8%	2.8%
\$4,000,000	0.0187	0.0246	0.0298	0.0390	0.0475	0.0675	0.0914	0.0190	0.0248	0.0304	0.0392	0.0473	0.0657	0.0881	-1.6%	-0.8%	-2.0%	-0.5%	0.4%	2.7%	3.7%	3.7%
\$5,000,000	0.0163	0.0215	0.0259	0.0339	0.0413	0.0590	0.0807	0.0167	0.0218	0.0264	0.0340	0.0409	0.0572	0.0773	-2.4%	-1.4%	-1.9%	-0.3%	1.0%	3.1%	4.4%	4.4%
\$6,000,000	0.0145	0.0191	0.0230	0.0301	0.0367	0.0527	0.0725	0.0151	0.0195	0.0236	0.0304	0.0364	0.0510	0.0692	-4.0%	-2.1%	-2.5%	-1.0%	0.8%	3.3%	4.8%	4.8%
\$7,000,000	0.0126	0.0173	0.0208	0.0272	0.0331	0.0477	0.0661	0.0135	0.0177	0.0216	0.0275	0.0330	0.0462	0.0630	-6.7%	-2.3%	-3.7%	-1.1%	0.3%	3.2%	4.9%	4.9%
\$8,000,000	0.0110	0.0157	0.0190	0.0248	0.0304	0.0437	0.0609	0.0119	0.0164	0.0197	0.0252	0.0304	0.0425	0.0580	-7.6%	-4.3%	-3.6%	-1.6%	0.0%	2.8%	5.0%	5.0%
\$9,000,000	0.0095	0.0141	0.0176	0.0229	0.0281	0.0404	0.0565	0.0107	0.0152	0.0184	0.0234	0.0281	0.0393	0.0537	-11.2%	-7.2%	-4.3%	-2.1%	0.0%	2.8%	5.2%	5.2%
\$10,000,000	0.0083	0.0128	0.0163	0.0214	0.0260	0.0376	0.0527	0.0095	0.0140	0.0172	0.0219	0.0263	0.0368	0.0502	-12.6%	-8.6%	-5.2%	-2.3%	-1.1%	2.2%	5.0%	5.0%

* Adjusted