

PENNSYLVANIA COMPENSATION RATING BUREAU

Excess Loss (Pure Premium) Factors - NCCI Methodology

The attached exhibit pages present the application of a methodology previously provided to the PCRB by the NCCI for calculating excess loss factors. Pennsylvania data is adjusted for countrywide (NCCI states) hazard group relativities. Countrywide size of loss distributions are also incorporated into the calculations.

Two studies are presented in the attached pages. Section A shows the excess factors calculated in the normal manner with expected loss factors on a per-occurrence basis. In Section B the expected loss factors are on a per-claim basis.

The last page of Section A is a summary which calculates weighted excess ratios by loss limitation for all hazard groups combined. The weights are based on total incurred losses by hazard group. The excess ratios are before any adjustment for loss based assessments or risk load. Relativities are then shown which compare indicated excess factors by hazard group to the average for all hazard groups combined at each loss limitation. An additional column is shown which relates average excess ratios on a per-occurrence basis to average excess ratios on a per-claim basis from the last page of Section B.

The last page of Section B also calculates weighted excess ratios for all hazard groups combined but on a per-claim basis. Relativities are then shown that compare excess ratios for loss limits above \$1,000,000 to the value at \$1,000,000.

The excess loss factors resulting from application of the NCCI methodology to Pennsylvania data have historically been, and continue to be, rather high. This is especially true at the higher loss limitation levels. Consequently, the Bureau has modified the procedure used in developing excess loss factors by relying more heavily on actual Pennsylvania size of loss distributions. That study is presented in Exhibit 3.

Table I

Weighted Countrywide Average Cost/Case for Serious Injury Type and Hazard Group

Injury Type	Hazard Group				Weighted Average
	I	II	III	IV	
Fatal	\$69,515	\$88,694	\$110,723	\$131,911	\$105,162
P.T.	\$197,844	\$214,883	\$293,551	\$352,559	\$264,007
Major	\$69,288	\$73,525	\$85,199	\$98,235	\$80,150
Minor	\$11,319	\$11,437	\$12,122	\$12,873	\$11,728
T. T.	\$3,213	\$3,213	\$3,759	\$3,964	\$3,435
Med	\$233	\$233	\$258	\$262	\$243

Differential to Weighted Average

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.661	0.843	1.053	1.254
P.T.	0.749	0.814	1.112	1.335
Major	0.864	0.917	1.063	1.226
Minor	0.965	0.975	1.034	1.098
T. T.	0.935	0.935	1.094	1.154
Med	0.959	0.959	1.062	1.078

Countrywide Standard Earned Premium by Hazard Group

Hazard Group	Standard Premium	Ratio to Smallest Premium
I	\$324,495,944	1.000
II	\$23,444,564,742	0.014
III	\$25,372,947,368	0.013
IV	\$1,484,071,356	0.219
Total	\$50,626,079,410	

Table II

Countrywide Type of Injury Loss Distribution Table

Hazard Group	Fatal	P.T.	Major	Minor	T.T.	Medical
I	0.057	0.131	0.220	0.391	0.343	0.328
II	0.117	0.156	0.222	0.278	0.297	0.334
III	0.270	0.264	0.262	0.181	0.207	0.196
IV	0.556	0.449	0.296	0.150	0.153	0.142

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Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	25,940,465	8,055,843,500	0.003
II	4,518,143,402		0.561
III	3,395,985,154		0.422
IV	115,774,479		0.014

*Based on Unit Statistical Data Excluding Stevedoring for Policies Effective 03/01/85-02/28/88

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group Premium Distribution & Countrywide Loss Distribution

Injury Type	I	Hazard Group		IV
		II	III	
Fatal	0.001	0.350	0.607	0.042
P.T.	0.002	0.426	0.541	0.031
Major	0.003	0.519	0.461	0.017
Minor	0.005	0.662	0.324	0.009
T.T.	0.004	0.648	0.340	0.008
Medical	0.004	0.686	0.303	0.007

For each hazard group, the following procedure is utilized to obtain the distribution of losses within each injury type:

The percentage of countrywide losses by hazard group (see Table II) is multiplied by the corresponding statewide ratio of standard earned premium to total (Exhibit I). This is then divided by the sum of these calculations for all four hazard groups. This procedure is done for each injury type.

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.936828
P.T.	0.946855
Major	0.982779
Minor	1.00159
T. T.	1.005164
Med	1.004132

(B) Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.706	0.900	1.124	1.339
P.T.	0.791	0.860	1.174	1.410
Major	0.879	0.933	1.082	1.247
Minor	0.963	0.973	1.032	1.096
T. T.	0.930	0.930	1.088	1.148
Med	0.955	0.955	1.058	1.074

(C) Injury Type	Hazard Group			
	I	II	III	IV
P.T./Major	0.858	0.913	1.114	1.321
Minor/ T. T.	0.941	0.943	1.072	1.131
Serious	0.857	0.913	1.115	1.322

(A) For each serious injury type, the countrywide hazard group unweighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).

(B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.

(C) For P.T. and Major injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

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Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit IV Calculation of ELF Trend

Policy Period	01/01/97-12/31/98	01/01/96-12/31/97	01/01/95-12/31/96
	First Report	Second Report	Third Report
(1) Effective Date of Filing		10/01/01	
(2a) Midpoint of Filing		10/01/02	
(2b) Midpoint of Policy Period	01/01/98	01/01/97	01/01/96
(3) Benefit Level to Which Losses are Brought		10/01/01	
(4a) Yrs. from (2a) to (2b)	4.75	5.75	6.75
(4b)			
(5) Indemnity Trend =	1.0082	1.0396	1.0481
(6) NA			
(7) NA			
(8) NA			
(9) NA			
(10) Medical Trend =	1.0416	1.2136	1.2641

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Effective: 10/01/01
Policy Period: 01/01/97-12/31/98
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	15,103,400	0.9891	1.040	15,530,348	2,993,100	1.0000	1.2136	3,632,426		
B. P.T.	9,127,500	0.8991	1.040	8,531,514	22,514,100	1.0000	1.2136	27,323,112		
C. Major	96,510,700	0.9891	1.040	99,238,899	45,819,500	1.0000	1.2136	55,606,545		
D. Minor	93,483,100	0.9890	1.040	96,115,995	73,426,000	1.0000	1.2136	89,109,794		
E. T.T.	223,278,200	0.9891	1.040	229,589,909	235,433,700	1.0000	1.2136	285,722,338		
F. Med. Only					103,997,200	1.0000	1.2136	126,211,002		
G. Overall	437,502,900	XX	XX	449,006,665	484,183,600	1.0000	XX	587,605,217		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	19,162,774	82	233,692	1.237	289,170	1.2317	1.367	2.112	*	28,907,882
B. P.T.	35,854,626	44	245,748	1.253	307,873	7.0227	12.876	12.039	*	438,791,307
C. Major	154,845,444	732				4.2049	5.097	7.208	*	906,652,492
D. Minor	185,225,789	4,649	39,842	1.089	14,058	0.9408	1.050	0.462	+	142,080,908
E. T.T.	515,312,247	43,322	11,895	0.917		1.0251	0.971	0.462	+	354,889,604
F. Medical	126,211,002	XX	XX	XX	XX	XX		0.462	+	58,309,483

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 1ST TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

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Effective: 10/01/01
Policy Period: 01/01/96-12/31/97
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	23,093,600	0.9853	1.0481	23,848,597	4,720,400	1.0000	1.2641	5,967,058		
B. P.T.	14,021,200	0.8640	1.0481	12,697,015	29,643,500	1.0000	1.2641	37,472,348		
C. Major	236,553,400	0.9853	1.0481	244,287,024	88,449,300	1.0000	1.2641	111,808,760		
D. Minor	113,804,000	0.9852	1.0481	117,512,658	84,554,700	1.0000	1.2641	106,885,596		
E. T.T.	223,611,900	0.9853	1.0481	230,922,428	225,063,600	1.0000	1.2641	284,502,897		
F. Med. Only					109,213,200	1.0000	1.2641	138,056,406		
G. Overall	611,084,100	XX	XX	629,267,722	541,644,700	1.0000	XX	684,693,065		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	29,815,655	108	276,071	1.178	325,129	1.1111	1.1888	1.905	*	39,718,458
B. P.T.	50,169,363	54	209,523	1.438	301,357	5.463	7.8208	9.365	*	450,229,354
C. Major	356,095,784	1,885				1.6133	1.9717	2.766	*	790,923,755
D. Minor	224,398,254	4,804	46,711	0.924	13,949	0.9301	0.8534	0.618	+	166,340,601
E. T.T.	515,425,325	44,331	11,627	0.927		1.0048	0.929	0.618	+	390,372,818
F. Medical	138,056,406	XX	XX	XX	XX	XX		0.618	+	85,318,859

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 2ND TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

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 Effective: 10/01/01
 Policy Period: 01/01/95-12/31/96
 Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
 Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)	
A. Death	22,644,100	0.9711	1.057	23,236,501	2,706,100	1.0000	1.3167	3,563,122	
B. P.T.	36,073,200	0.7333	1.057	27,952,333	32,255,800	1.0000	1.3167	42,471,212	
C. Major	430,690,000	0.9711	1.057	441,957,440	137,049,000	1.0000	1.3167	180,452,418	
D. Minor	118,786,000	0.9710	1.057	121,881,052	75,689,000	1.0000	1.3167	99,659,706	
E. T.T.	232,538,100	0.9711	1.057	238,621,615	212,351,000	1.0000	1.3167	279,602,562	
F. Med. Only					101,099,000	1.0000	1.3167	133,117,053	
G. Overall	840,731,400	XX	XX	853,648,941	561,149,900	1.0000	XX	738,866,073	
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)
A. Death	26,799,623	102	262,741	1.158	304,359	1.049	1.128	1.798	* 32,617,266
B. P.T.	70,423,545	124	207,249	1.355	280,843	2.782	3.439	4.770	* 298,707,369
C. Major	622,409,858	3,219				1.108	1.247	1.899	* 893,755,874
D. Minor	221,540,758	5,147	43,043	0.958	13,780	0.981	0.9265	0.852	+ 197,832,864
E. T.T.	518,224,177	46,032	11,258	0.951		0.998	0.9382	0.852	+ 462,096,182
F. Medical	133,117,053	XX	XX	XX	XX	XX		0.852	+ 113,415,729

* (14) x (SER MED DEV 5TH TO ULT)
 + DEVELOPED TO A 5TH REPORT
 ((5G)x(6G)x(MED DEV. 3RD TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
 / ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

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Effective:10/01/01

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit VII

Combined Injury Weights

Exhibit VI					Exhibit VII								
Adjusted Average Cost Per Case by Injury Types					Combined Injury Weights								
For Each Hazard Group					Hazard Group I			Hazard Group II					
					Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights			
I. *	Injury Type	Average Cost Per Case			Death	101,244	0.005	Death	35,435,262	0.011			
	Fatal	307,776			P.T.	2,375,456	0.127	P.T.	505,972,141	0.159			
	P.T. / Major	290,871			Major	7,773,996	0.417	Major	1,344,901,371	0.423			
	Minor/T.T.	13,926			P.T./Major	10,149,452	0.544	P.T./Major	1,850,873,512	0.582			
					Minor	2,531,272	0.136	Minor	335,140,395	0.105			
					T.T.	4,829,434	0.259	T.T.	782,368,375	0.246			
					Minor/T.T.	7,360,706	0.395	Minor/T.T.	1,117,508,770	0.351			
II.**	Injury Type	Hazard Group				Medical	1,028,176	xx	Medical	176,332,233	xx		
	Fatal	I	II	III	IV	Total	18,639,578	xx	Total	3,180,149,777	xx		
	P.T./Major	217,290	276,998	345,940	412,112								
	Minor/T.T.	249,567	265,565	324,030	384,241								
		13,104	13,132	14,929	15,750								
*	States overall developed average cost per case for each stated injury type, based upon latest three available years of U.S.P. data.					Hazard Group III			Hazard Group IV				
						Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights		
						Death	61,454,869	0.024	Death	4,252,231	0.042		
**	Four sets of factors for each stated type (Exhibit III sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group in producing the adjusted figures in Section II of this exhibit.					P.T.	642,560,864	0.252	P.T.	36,819,569	0.364		
						Major	1,194,604,108	0.468	Major	44,052,646	0.436		
						P.T./Major	1,837,164,972	0.720	P.T./Major	80,872,215	0.800		
						Minor	164,026,417	0.064	Minor	4,556,289	0.045		
						T.T.	410,501,925	0.161	T.T.	9,658,869	0.096		
						Minor/T.T.	574,528,342	0.225	Minor/T.T.	14,215,158	0.141		
						Medical	77,884,354	xx	Medical	1,799,308	xx		
						Total	2,551,032,537	xx	Total	101,138,912	xx		

For each hazard group the following procedure is utilized to obtain the distribution of losses

The percentage of losses by injury type (Exhibit II) is multiplied by the corresponding injury type total incurred losses to achieve combined injury weights.

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group I

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.04	0.005	0.964	0.005	0.04	0.544	0.960	0.522	0.69	0.395	0.614	0.243	0.770	0.992	0.764	0.005	0.769
\$15,000	0.06		0.947	0.005	0.05		0.950	0.517	1.04		0.502	0.198	0.720		0.714	0.005	0.719
\$20,000	0.08		0.930	0.005	0.07		0.930	0.506	1.39		0.417	0.165	0.676		0.671	0.005	0.676
\$25,000	0.10		0.915	0.005	0.09		0.910	0.495	1.73		0.352	0.139	0.639		0.634	0.005	0.639
\$30,000	0.13		0.892	0.004	0.11		0.890	0.484	2.08		0.298	0.118	0.606		0.601	0.005	0.606
\$35,000	0.15		0.877	0.004	0.13		0.870	0.473	2.43		0.254	0.100	0.577		0.572	0.005	0.577
\$40,000	0.17		0.863	0.004	0.15		0.850	0.462	2.78		0.218	0.086	0.552		0.548	0.005	0.553
\$50,000	0.21		0.835	0.004	0.18		0.820	0.446	3.47		0.164	0.065	0.515		0.511	0.005	0.516
\$75,000	0.31		0.772	0.004	0.27		0.730	0.397	5.20		0.086	0.034	0.435		0.432	0.005	0.437
\$100,000	0.42		0.710	0.004	0.36		0.645	0.351	6.94		0.048	0.019	0.374		0.371	0.005	0.376
\$125,000	0.52		0.659	0.003	0.46		0.566	0.308	8.67		0.028	0.011	0.322		0.319	0.005	0.324
\$150,000	0.63		0.608	0.003	0.55		0.508	0.276	10.41		0.017	0.007	0.286		0.284	0.005	0.289
\$175,000	0.73		0.565	0.003	0.64		0.461	0.251	12.14		0.011	0.004	0.258		0.256	0.005	0.261
\$200,000	0.84		0.523	0.003	0.73		0.421	0.229	13.88		0.007	0.003	0.235		0.233	0.005	0.238
\$225,000	0.94		0.487	0.002	0.82		0.388	0.211	15.61		0.004	0.002	0.215		0.213	0.005	0.218
\$250,000	1.05		0.451	0.002	0.91		0.359	0.195	17.34		0.003	0.001	0.198		0.196	0.005	0.201
\$275,000	1.15		0.421	0.002	1.00		0.335	0.182	19.08		0.002	0.001	0.185		0.184	0.005	0.189
\$300,000	1.26		0.391	0.002	1.09		0.314	0.171	20.81		0.001	0.000	0.173		0.172	0.005	0.177
\$325,000	1.36		0.365	0.002	1.18		0.295	0.160	22.55		0.001	0.000	0.162		0.161	0.005	0.166
\$350,000	1.46		0.341	0.002	1.27		0.279	0.152	24.28		0.001	0.000	0.154		0.153	0.005	0.158
\$375,000	1.57		0.317	0.002	1.37		0.263	0.143	26.02		0.000	0.000	0.145		0.144	0.005	0.149
\$400,000	1.67		0.297	0.001	1.46		0.250	0.136	27.75		0.000	0.000	0.137		0.136	0.005	0.141
\$425,000	1.78		0.276	0.001	1.55		0.239	0.130	29.48		0.000	0.000	0.131		0.130	0.005	0.135
\$450,000	1.88		0.258	0.001	1.64		0.228	0.124	31.22		0.000	0.000	0.125		0.124	0.005	0.129
\$475,000	1.99		0.240	0.001	1.73		0.219	0.119	32.95		0.000	0.000	0.120		0.119	0.005	0.124
\$500,000	2.09		0.225	0.001	1.82		0.210	0.114	34.69		0.000	0.000	0.115		0.114	0.005	0.119
\$600,000	2.51		0.172	0.001	2.19		0.181	0.098	41.63		0.000	0.000	0.099		0.098	0.005	0.103
\$700,000	2.93		0.132	0.001	2.55		0.160	0.087	48.56		0.000	0.000	0.088		0.087	0.005	0.092
\$800,000	3.35		0.101	0.001	2.91		0.144	0.078	55.50		0.000	0.000	0.079		0.078	0.005	0.083
\$900,000	3.77		0.078	0.000	3.28		0.130	0.071	62.44		0.000	0.000	0.071		0.070	0.005	0.075
\$1,000,000	4.18		0.060	0.000	3.64		0.120	0.065	69.38		0.000	0.000	0.065		0.064	0.005	0.069
\$2,000,000	8.37		0.005	0.000	7.29		0.068	0.037	138.75		0.000	0.000	0.037		0.037	0.005	0.042
\$3,000,000	12.55		0.000	0.000	10.93		0.048	0.026	208.13		0.000	0.000	0.026		0.026	0.005	0.031
\$4,000,000	16.74		0.000	0.000	14.57		0.038	0.021	277.50		0.000	0.000	0.021		0.021	0.005	0.026
\$5,000,000	20.92		0.000	0.000	18.21		0.032	0.017	346.88		0.000	0.000	0.017		0.017	0.005	0.022
\$6,000,000	25.10		0.000	0.000	21.86		0.027	0.015	416.25		0.000	0.000	0.015		0.015	0.005	0.020
\$7,000,000	29.29		0.000	0.000	25.50		0.024	0.013	485.63		0.000	0.000	0.013		0.013	0.005	0.018
\$8,000,000	33.47		0.000	0.000	29.14		0.022	0.012	555.00		0.000	0.000	0.012		0.012	0.005	0.017
\$9,000,000	37.65		0.000	0.000	32.78		0.020	0.011	624.38		0.000	0.000	0.011		0.011	0.005	0.016
\$10,000,000	41.84		0.000	0.000	36.43		0.018	0.010	693.75		0.000	0.000	0.010		0.010	0.005	0.015

Death Average Cost Per Case	\$217,290	Target Cost Ratio	0.9923
P.T./Major Average Cost Per Case	\$249,567	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$13,104	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group II

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.03	0.011	0.972	0.011	0.03	0.582	0.970	0.565	0.69	0.351	0.614	0.216	0.792	0.992	0.786	0.005	0.791
\$15,000	0.05		0.955	0.011	0.05		0.950	0.553	1.04		0.502	0.176	0.740		0.734	0.005	0.739
\$20,000	0.07		0.938	0.010	0.07		0.930	0.541	1.38		0.419	0.147	0.698		0.692	0.005	0.697
\$25,000	0.08		0.930	0.010	0.09		0.910	0.530	1.73		0.352	0.124	0.664		0.659	0.005	0.664
\$30,000	0.10		0.915	0.010	0.10		0.900	0.524	2.08		0.298	0.105	0.639		0.634	0.005	0.639
\$35,000	0.11		0.907	0.010	0.12		0.880	0.512	2.42		0.256	0.090	0.612		0.607	0.005	0.612
\$40,000	0.13		0.892	0.010	0.14		0.860	0.501	2.77		0.219	0.077	0.588		0.583	0.005	0.588
\$50,000	0.16		0.870	0.010	0.17		0.830	0.483	3.46		0.165	0.058	0.551		0.547	0.005	0.552
\$75,000	0.25		0.809	0.009	0.26		0.740	0.431	5.19		0.086	0.030	0.470		0.466	0.005	0.471
\$100,000	0.33		0.760	0.008	0.34		0.663	0.386	6.92		0.048	0.017	0.411		0.408	0.005	0.413
\$125,000	0.41		0.715	0.008	0.43		0.588	0.342	8.65		0.028	0.010	0.360		0.357	0.005	0.362
\$150,000	0.49		0.673	0.007	0.51		0.533	0.310	10.38		0.017	0.006	0.323		0.320	0.005	0.325
\$175,000	0.57		0.635	0.007	0.60		0.481	0.280	12.11		0.011	0.004	0.291		0.289	0.005	0.294
\$200,000	0.66		0.594	0.007	0.68		0.442	0.257	13.85		0.007	0.002	0.266		0.264	0.005	0.269
\$225,000	0.74		0.561	0.006	0.77		0.405	0.236	15.58		0.004	0.001	0.243		0.241	0.005	0.246
\$250,000	0.82		0.530	0.006	0.86		0.374	0.218	17.31		0.003	0.001	0.225		0.223	0.005	0.228
\$275,000	0.90		0.501	0.006	0.94		0.351	0.204	19.04		0.002	0.001	0.211		0.209	0.005	0.214
\$300,000	0.98		0.474	0.005	1.03		0.328	0.191	20.77		0.001	0.000	0.196		0.194	0.005	0.199
\$325,000	1.07		0.445	0.005	1.11		0.309	0.180	22.50		0.001	0.000	0.185		0.184	0.005	0.189
\$350,000	1.15		0.421	0.005	1.20		0.292	0.170	24.23		0.001	0.000	0.175		0.174	0.005	0.179
\$375,000	1.23		0.399	0.004	1.28		0.277	0.161	25.96		0.000	0.000	0.165		0.164	0.005	0.169
\$400,000	1.31		0.378	0.004	1.37		0.263	0.153	27.69		0.000	0.000	0.157		0.156	0.005	0.161
\$425,000	1.39		0.358	0.004	1.45		0.252	0.147	29.42		0.000	0.000	0.151		0.150	0.005	0.155
\$450,000	1.48		0.337	0.004	1.54		0.240	0.140	31.15		0.000	0.000	0.144		0.143	0.005	0.148
\$475,000	1.56		0.319	0.004	1.63		0.229	0.133	32.88		0.000	0.000	0.137		0.136	0.005	0.141
\$500,000	1.64		0.303	0.003	1.71		0.221	0.129	34.61		0.000	0.000	0.132		0.131	0.005	0.136
\$600,000	1.97		0.244	0.003	2.05		0.191	0.111	41.54		0.000	0.000	0.114		0.113	0.005	0.118
\$700,000	2.30		0.197	0.002	2.40		0.168	0.098	48.46		0.000	0.000	0.100		0.099	0.005	0.104
\$800,000	2.63		0.159	0.002	2.74		0.151	0.088	55.38		0.000	0.000	0.090		0.089	0.005	0.094
\$900,000	2.95		0.130	0.001	3.08		0.137	0.080	62.30		0.000	0.000	0.081		0.080	0.005	0.085
\$1,000,000	3.28		0.106	0.001	3.42		0.126	0.073	69.23		0.000	0.000	0.074		0.073	0.005	0.078
\$2,000,000	6.56		0.014	0.000	6.85		0.071	0.041	138.45		0.000	0.000	0.041		0.041	0.005	0.046
\$3,000,000	9.85		0.002	0.000	10.27		0.051	0.030	207.68		0.000	0.000	0.030		0.030	0.005	0.035
\$4,000,000	13.13		0.000	0.000	13.69		0.040	0.023	276.91		0.000	0.000	0.023		0.023	0.005	0.028
\$5,000,000	16.41		0.000	0.000	17.12		0.033	0.019	346.14		0.000	0.000	0.019		0.019	0.005	0.024
\$6,000,000	19.69		0.000	0.000	20.54		0.029	0.017	415.36		0.000	0.000	0.017		0.017	0.005	0.022
\$7,000,000	22.97		0.000	0.000	23.96		0.025	0.015	484.59		0.000	0.000	0.015		0.015	0.005	0.020
\$8,000,000	26.26		0.000	0.000	27.39		0.023	0.013	553.82		0.000	0.000	0.013		0.013	0.005	0.018
\$9,000,000	29.54		0.000	0.000	30.81		0.021	0.012	623.04		0.000	0.000	0.012		0.012	0.005	0.017
\$10,000,000	32.82		0.000	0.000	34.23		0.019	0.011	692.27		0.000	0.000	0.011		0.011	0.005	0.016

Death Average Cost Per Case	\$276,998	Target Cost Ratio	0.9923
P.T./Major Average Cost Per Case	\$265,565	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$13,132	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group III

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.03	0.024	0.972	0.023	0.03	0.720	0.970	0.698	0.61	0.225	0.644	0.145	0.866	0.992	0.859	0.005	0.864
\$15,000	0.04		0.964	0.023	0.04		0.960	0.691	0.91		0.540	0.122	0.836		0.829	0.005	0.834
\$20,000	0.05		0.955	0.023	0.06		0.940	0.677	1.22		0.455	0.102	0.802		0.796	0.005	0.801
\$25,000	0.07		0.938	0.023	0.07		0.930	0.670	1.52		0.390	0.088	0.781		0.775	0.005	0.780
\$30,000	0.08		0.930	0.022	0.08		0.920	0.662	1.83		0.335	0.075	0.759		0.753	0.005	0.758
\$35,000	0.09		0.922	0.022	0.10		0.900	0.648	2.13		0.291	0.065	0.735		0.729	0.005	0.734
\$40,000	0.11		0.907	0.022	0.11		0.890	0.641	2.44		0.253	0.057	0.720		0.714	0.005	0.719
\$50,000	0.13		0.892	0.021	0.14		0.860	0.619	3.04		0.196	0.044	0.684		0.679	0.005	0.684
\$75,000	0.20		0.842	0.020	0.21		0.790	0.569	4.57		0.108	0.024	0.613		0.608	0.005	0.613
\$100,000	0.26		0.803	0.019	0.28		0.720	0.518	6.09		0.063	0.014	0.551		0.547	0.005	0.552
\$125,000	0.33		0.760	0.018	0.35		0.654	0.471	7.61		0.039	0.009	0.498		0.494	0.005	0.499
\$150,000	0.39		0.726	0.017	0.42		0.596	0.429	9.13		0.025	0.006	0.452		0.448	0.005	0.453
\$175,000	0.46		0.689	0.017	0.49		0.546	0.393	10.66		0.016	0.004	0.414		0.411	0.005	0.416
\$200,000	0.53		0.654	0.016	0.56		0.503	0.362	12.18		0.011	0.002	0.380		0.377	0.005	0.382
\$225,000	0.59		0.626	0.015	0.63		0.466	0.336	13.70		0.007	0.002	0.353		0.350	0.005	0.355
\$250,000	0.66		0.594	0.014	0.70		0.433	0.312	15.22		0.005	0.001	0.327		0.324	0.005	0.329
\$275,000	0.72		0.569	0.014	0.77		0.405	0.292	16.75		0.003	0.001	0.307		0.305	0.005	0.310
\$300,000	0.79		0.542	0.013	0.84		0.381	0.274	18.27		0.002	0.000	0.287		0.285	0.005	0.290
\$325,000	0.85		0.519	0.012	0.91		0.359	0.258	19.79		0.002	0.000	0.270		0.268	0.005	0.273
\$350,000	0.92		0.494	0.012	0.98		0.340	0.245	21.31		0.001	0.000	0.257		0.255	0.005	0.260
\$375,000	0.99		0.470	0.011	1.05		0.323	0.233	22.84		0.001	0.000	0.244		0.242	0.005	0.247
\$400,000	1.05		0.451	0.011	1.12		0.307	0.221	24.36		0.001	0.000	0.232		0.230	0.005	0.235
\$425,000	1.12		0.430	0.010	1.19		0.293	0.211	25.88		0.000	0.000	0.221		0.219	0.005	0.224
\$450,000	1.18		0.413	0.010	1.26		0.281	0.202	27.40		0.000	0.000	0.212		0.210	0.005	0.215
\$475,000	1.25		0.393	0.009	1.33		0.269	0.194	28.92		0.000	0.000	0.203		0.201	0.005	0.206
\$500,000	1.31		0.378	0.009	1.40		0.259	0.186	30.45		0.000	0.000	0.195		0.193	0.005	0.198
\$600,000	1.58		0.315	0.008	1.68		0.224	0.161	36.54		0.000	0.000	0.169		0.168	0.005	0.173
\$700,000	1.84		0.265	0.006	1.96		0.198	0.143	42.63		0.000	0.000	0.149		0.148	0.005	0.153
\$800,000	2.10		0.224	0.005	2.24		0.178	0.128	48.72		0.000	0.000	0.133		0.132	0.005	0.137
\$900,000	2.37		0.188	0.005	2.53		0.161	0.116	54.80		0.000	0.000	0.121		0.120	0.005	0.125
\$1,000,000	2.63		0.159	0.004	2.81		0.148	0.107	60.89		0.000	0.000	0.111		0.110	0.005	0.115
\$2,000,000	5.26		0.031	0.001	5.61		0.084	0.060	121.79		0.000	0.000	0.061		0.061	0.005	0.066
\$3,000,000	7.88		0.007	0.000	8.42		0.060	0.043	182.68		0.000	0.000	0.043		0.043	0.005	0.048
\$4,000,000	10.51		0.001	0.000	11.22		0.047	0.034	243.58		0.000	0.000	0.034		0.034	0.005	0.039
\$5,000,000	13.14		0.000	0.000	14.03		0.039	0.028	304.47		0.000	0.000	0.028		0.028	0.005	0.033
\$6,000,000	15.77		0.000	0.000	16.83		0.034	0.024	365.37		0.000	0.000	0.024		0.024	0.005	0.029
\$7,000,000	18.40		0.000	0.000	19.64		0.030	0.022	426.26		0.000	0.000	0.022		0.022	0.005	0.027
\$8,000,000	21.02		0.000	0.000	22.44		0.027	0.019	487.15		0.000	0.000	0.019		0.019	0.005	0.024
\$9,000,000	23.65		0.000	0.000	25.25		0.024	0.017	548.05		0.000	0.000	0.017		0.017	0.005	0.022
\$10,000,000	26.28		0.000	0.000	28.06		0.022	0.016	608.94		0.000	0.000	0.016		0.016	0.005	0.021

Death Average Cost Per Case	\$345,940	Target Cost Ratio	0.9923
P.T./Major Average Cost Per Case	\$324,030	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$14,929	Assessment Factor	1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group IV

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE. / 1.1.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.02	0.042	0.981	0.041	0.02	0.800	0.980	0.784	0.58	0.141	0.656	0.092	0.917	0.992	0.910	0.005	0.915
\$15,000	0.03		0.972	0.041	0.04		0.960	0.768	0.87		0.552	0.078	0.887		0.880	0.005	0.885
\$20,000	0.04		0.964	0.040	0.05		0.950	0.760	1.15		0.473	0.067	0.867		0.860	0.005	0.865
\$25,000	0.06		0.947	0.040	0.06		0.940	0.752	1.44		0.406	0.057	0.849		0.842	0.005	0.847
\$30,000	0.07		0.938	0.039	0.07		0.930	0.744	1.73		0.352	0.050	0.833		0.826	0.005	0.831
\$35,000	0.08		0.930	0.039	0.08		0.920	0.736	2.02		0.306	0.043	0.818		0.811	0.005	0.816
\$40,000	0.09		0.922	0.039	0.09		0.910	0.728	2.31		0.268	0.038	0.805		0.799	0.005	0.804
\$50,000	0.11		0.907	0.038	0.12		0.880	0.704	2.89		0.209	0.029	0.771		0.765	0.005	0.770
\$75,000	0.17		0.863	0.036	0.18		0.820	0.656	4.33		0.118	0.017	0.709		0.703	0.005	0.708
\$100,000	0.22		0.829	0.035	0.24		0.760	0.608	5.77		0.071	0.010	0.653		0.648	0.005	0.653
\$125,000	0.28		0.790	0.033	0.30		0.701	0.561	7.22		0.044	0.006	0.600		0.595	0.005	0.600
\$150,000	0.33		0.760	0.032	0.35		0.654	0.523	8.66		0.028	0.004	0.559		0.555	0.005	0.560
\$175,000	0.39		0.726	0.030	0.41		0.604	0.483	10.10		0.019	0.003	0.516		0.512	0.005	0.517
\$200,000	0.44		0.699	0.029	0.47		0.559	0.447	11.54		0.013	0.002	0.478		0.474	0.005	0.479
\$225,000	0.50		0.668	0.028	0.53		0.520	0.416	12.99		0.009	0.001	0.445		0.441	0.005	0.446
\$250,000	0.55		0.644	0.027	0.59		0.486	0.389	14.43		0.006	0.001	0.417		0.414	0.005	0.419
\$275,000	0.61		0.616	0.026	0.65		0.456	0.365	15.87		0.004	0.001	0.392		0.389	0.005	0.394
\$300,000	0.66		0.594	0.025	0.71		0.429	0.343	17.32		0.003	0.000	0.368		0.365	0.005	0.370
\$325,000	0.72		0.569	0.024	0.77		0.405	0.324	18.76		0.002	0.000	0.348		0.345	0.005	0.350
\$350,000	0.77		0.549	0.023	0.83		0.384	0.307	20.20		0.002	0.000	0.330		0.327	0.005	0.332
\$375,000	0.83		0.526	0.022	0.89		0.365	0.292	21.65		0.001	0.000	0.314		0.311	0.005	0.316
\$400,000	0.88		0.508	0.021	0.95		0.348	0.278	23.09		0.001	0.000	0.299		0.297	0.005	0.302
\$425,000	0.94		0.487	0.020	1.01		0.332	0.266	24.53		0.001	0.000	0.286		0.284	0.005	0.289
\$450,000	0.99		0.470	0.020	1.06		0.321	0.257	25.97		0.000	0.000	0.277		0.275	0.005	0.280
\$475,000	1.05		0.451	0.019	1.12		0.307	0.246	27.42		0.000	0.000	0.265		0.263	0.005	0.268
\$500,000	1.10		0.436	0.018	1.18		0.295	0.236	28.86		0.000	0.000	0.254		0.252	0.005	0.257
\$600,000	1.32		0.375	0.016	1.42		0.256	0.205	34.63		0.000	0.000	0.221		0.219	0.005	0.224
\$700,000	1.54		0.323	0.014	1.66		0.226	0.181	40.40		0.000	0.000	0.195		0.193	0.005	0.198
\$800,000	1.76		0.280	0.012	1.89		0.204	0.163	46.18		0.000	0.000	0.175		0.174	0.005	0.179
\$900,000	1.99		0.240	0.010	2.13		0.185	0.148	51.95		0.000	0.000	0.158		0.157	0.005	0.162
\$1,000,000	2.21		0.208	0.009	2.37		0.170	0.136	57.72		0.000	0.000	0.145		0.144	0.005	0.149
\$2,000,000	4.41		0.052	0.002	4.73		0.096	0.077	115.44		0.000	0.000	0.079		0.078	0.005	0.083
\$3,000,000	6.62		0.014	0.001	7.10		0.069	0.055	173.16		0.000	0.000	0.056		0.056	0.005	0.061
\$4,000,000	8.82		0.004	0.000	9.46		0.055	0.044	230.88		0.000	0.000	0.044		0.044	0.005	0.049
\$5,000,000	11.03		0.001	0.000	11.83		0.045	0.036	288.60		0.000	0.000	0.036		0.036	0.005	0.041
\$6,000,000	13.24		0.000	0.000	14.20		0.039	0.031	346.32		0.000	0.000	0.031		0.031	0.005	0.036
\$7,000,000	15.44		0.000	0.000	16.56		0.034	0.027	404.04		0.000	0.000	0.027		0.027	0.005	0.032
\$8,000,000	17.65		0.000	0.000	18.93		0.031	0.025	461.76		0.000	0.000	0.025		0.025	0.005	0.030
\$9,000,000	19.85		0.000	0.000	21.29		0.028	0.022	519.48		0.000	0.000	0.022		0.022	0.005	0.027
\$10,000,000	22.06		0.000	0.000	23.66		0.026	0.021	577.20		0.000	0.000	0.021		0.021	0.005	0.026

Death Average Cost Per Case	\$412,112	Target Cost Ratio	0.9923
P.T./Major Average Cost Per Case	\$384,241	Loss Adjustment Expense	1.000
Minor/T.T. Average Cost Per Case	\$15,750	Assessment Factor	1.000

PENNSYLVANIA
Per Occurance Basis
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.769	0.791	0.864	0.915
\$15,000	0.719	0.739	0.834	0.885
\$20,000	0.676	0.697	0.801	0.865
\$25,000	0.639	0.664	0.780	0.847
\$30,000	0.606	0.639	0.758	0.831
\$35,000	0.577	0.612	0.734	0.816
\$40,000	0.553	0.588	0.719	0.804
\$50,000	0.516	0.552	0.684	0.770
\$75,000	0.437	0.471	0.613	0.708
\$100,000	0.376	0.413	0.552	0.653
\$125,000	0.324	0.362	0.499	0.600
\$150,000	0.289	0.325	0.453	0.560
\$175,000	0.261	0.294	0.416	0.517
\$200,000	0.238	0.269	0.382	0.479
\$225,000	0.218	0.246	0.355	0.446
\$250,000	0.201	0.228	0.329	0.419
\$275,000	0.189	0.214	0.310	0.394
\$300,000	0.177	0.199	0.290	0.370
\$325,000	0.166	0.189	0.273	0.350
\$350,000	0.158	0.179	0.260	0.332
\$375,000	0.149	0.169	0.247	0.316
\$400,000	0.141	0.161	0.235	0.302
\$425,000	0.135	0.155	0.224	0.289
\$450,000	0.129	0.148	0.215	0.280
\$475,000	0.124	0.141	0.206	0.268
\$500,000	0.119	0.136	0.198	0.257
\$600,000	0.103	0.118	0.173	0.224
\$700,000	0.092	0.104	0.153	0.198
\$800,000	0.083	0.094	0.137	0.179
\$900,000	0.075	0.085	0.125	0.162
\$1,000,000	0.069	0.078	0.115	0.149
\$2,000,000	0.042	0.046	0.066	0.083
\$3,000,000	0.031	0.035	0.048	0.061
\$4,000,000	0.026	0.028	0.039	0.049
\$5,000,000	0.022	0.024	0.033	0.041
\$6,000,000	0.020	0.022	0.029	0.036
\$7,000,000	0.018	0.020	0.027	0.032
\$8,000,000	0.017	0.018	0.024	0.030
\$9,000,000	0.016	0.017	0.022	0.027
\$10,000,000	0.015	0.016	0.021	0.026

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 All Hazard Groups Combined

Per Occurance Basis
 Unit Severity Trend

LOSS LIMIT	HG I		HG II		HG III		HG IV		WGTD EXCESS RATIO	Relativity To Per- Claim	Relativity to Total Per - Occurance			
	EXCESS RATIO	HG I WGT.	EXCESS RATIO	HG II WGT.	EXCESS RATIO	HG III WGT.	EXCESS RATIO	HG IV WGT.			HG I	HG II	HG III	HG IV
\$10,000	0.770	0.003	0.792	0.544	0.866	0.436	0.917	0.017	0.826	1.0123	0.9322	0.9588	1.0484	1.1102
\$15,000	0.720	0.003	0.740	0.544	0.836	0.436	0.887	0.017	0.784	1.0182	0.9184	0.9439	1.0663	1.1314
\$20,000	0.676	0.003	0.698	0.544	0.802	0.436	0.867	0.017	0.746	1.0150	0.9062	0.9357	1.0751	1.1622
\$25,000	0.639	0.003	0.664	0.544	0.781	0.436	0.849	0.017	0.718	1.0170	0.8900	0.9248	1.0877	1.1825
\$30,000	0.606	0.003	0.639	0.544	0.759	0.436	0.833	0.017	0.695	1.0221	0.8719	0.9194	1.0921	1.1986
\$35,000	0.577	0.003	0.612	0.544	0.735	0.436	0.818	0.017	0.669	1.0214	0.8625	0.9148	1.0987	1.2227
\$40,000	0.552	0.003	0.588	0.544	0.720	0.436	0.805	0.017	0.649	1.0220	0.8505	0.9060	1.1094	1.2404
\$50,000	0.515	0.003	0.551	0.544	0.684	0.436	0.771	0.017	0.613	1.0285	0.8401	0.8989	1.1158	1.2577
\$75,000	0.435	0.003	0.470	0.544	0.613	0.436	0.709	0.017	0.536	1.0328	0.8116	0.8769	1.1437	1.3228
\$100,000	0.374	0.003	0.411	0.544	0.551	0.436	0.653	0.017	0.476	1.0508	0.7857	0.8634	1.1576	1.3718
\$125,000	0.322	0.003	0.360	0.544	0.498	0.436	0.600	0.017	0.424	1.0547	0.7594	0.8491	1.1745	1.4151
\$150,000	0.286	0.003	0.323	0.544	0.452	0.436	0.559	0.017	0.383	1.0551	0.7467	0.8433	1.1802	1.4595
\$175,000	0.258	0.003	0.291	0.544	0.414	0.436	0.516	0.017	0.348	1.0642	0.7414	0.8362	1.1897	1.4828
\$200,000	0.235	0.003	0.266	0.544	0.380	0.436	0.478	0.017	0.319	1.0705	0.7367	0.8339	1.1912	1.4984
\$225,000	0.215	0.003	0.243	0.544	0.353	0.436	0.445	0.017	0.294	1.0691	0.7313	0.8265	1.2007	1.5136
\$250,000	0.198	0.003	0.225	0.544	0.327	0.436	0.417	0.017	0.273	1.0664	0.7253	0.8242	1.1978	1.5275
\$275,000	0.185	0.003	0.211	0.544	0.307	0.436	0.392	0.017	0.256	1.0802	0.7227	0.8242	1.1992	1.5313
\$300,000	0.173	0.003	0.196	0.544	0.287	0.436	0.368	0.017	0.239	1.0766	0.7238	0.8201	1.2008	1.5397
\$325,000	0.162	0.003	0.185	0.544	0.270	0.436	0.348	0.017	0.225	1.0714	0.7200	0.8222	1.2000	1.5467
\$350,000	0.154	0.003	0.175	0.544	0.257	0.436	0.330	0.017	0.213	1.0758	0.7230	0.8216	1.2066	1.5493
\$375,000	0.145	0.003	0.165	0.544	0.244	0.436	0.314	0.017	0.202	1.0745	0.7178	0.8168	1.2079	1.5545
\$400,000	0.137	0.003	0.157	0.544	0.232	0.436	0.299	0.017	0.192	1.0726	0.7135	0.8177	1.2083	1.5573
\$425,000	0.131	0.003	0.151	0.544	0.221	0.436	0.286	0.017	0.184	1.0760	0.7120	0.8207	1.2011	1.5543
\$450,000	0.125	0.003	0.144	0.544	0.212	0.436	0.277	0.017	0.176	1.0798	0.7102	0.8182	1.2045	1.5739
\$475,000	0.120	0.003	0.137	0.544	0.203	0.436	0.265	0.017	0.168	1.0769	0.7143	0.8155	1.2083	1.5774
\$500,000	0.115	0.003	0.132	0.544	0.195	0.436	0.254	0.017	0.161	1.0733	0.7143	0.8199	1.2112	1.5776
\$600,000	0.099	0.003	0.114	0.544	0.169	0.436	0.221	0.017	0.140	1.0938	0.7071	0.8143	1.2071	1.5786
\$700,000	0.088	0.003	0.100	0.544	0.149	0.436	0.195	0.017	0.123	1.0789	0.7154	0.8130	1.2114	1.5854
\$800,000	0.079	0.003	0.090	0.544	0.133	0.436	0.175	0.017	0.110	1.0891	0.7182	0.8182	1.2091	1.5909
\$900,000	0.071	0.003	0.081	0.544	0.121	0.436	0.158	0.017	0.100	1.0870	0.7100	0.8100	1.2100	1.5800
\$1,000,000	0.065	0.003	0.074	0.544	0.111	0.436	0.145	0.017	0.091	1.0833	0.7143	0.8132	1.2198	1.5934
\$2,000,000	0.037	0.003	0.041	0.544	0.061	0.436	0.079	0.017	0.050	1.0638	0.7400	0.8200	1.2200	1.5800
\$3,000,000	0.026	0.003	0.030	0.544	0.043	0.436	0.056	0.017	0.036	1.0909	0.7222	0.8333	1.1944	1.5556
\$4,000,000	0.021	0.003	0.023	0.544	0.034	0.436	0.044	0.017	0.028	1.0370	0.7500	0.8214	1.2143	1.5714
\$5,000,000	0.017	0.003	0.019	0.544	0.028	0.436	0.036	0.017	0.023	1.0455	0.7391	0.8261	1.2174	1.5652
\$6,000,000	0.015	0.003	0.017	0.544	0.024	0.436	0.031	0.017	0.020	1.0526	0.7500	0.8500	1.2000	1.5500
\$7,000,000	0.013	0.003	0.015	0.544	0.022	0.436	0.027	0.017	0.018	1.0588	0.7222	0.8333	1.2222	1.5000
\$8,000,000	0.012	0.003	0.013	0.544	0.019	0.436	0.025	0.017	0.016	1.0667	0.7500	0.8125	1.1875	1.5625
\$9,000,000	0.011	0.003	0.012	0.544	0.017	0.436	0.022	0.017	0.014	1.0000	0.7857	0.8571	1.2143	1.5714
\$10,000,000	0.010	0.003	0.011	0.544	0.016	0.436	0.021	0.017	0.013	1.0833	0.7692	0.8462	1.2308	1.6154

Table I

Weighted Countrywide Average Cost/Case for Serious Injury Type and Hazard Group

Injury Type	Hazard Group				Weighted Average
	I	II	III	IV	
Fatal	\$69,515	\$88,694	\$110,723	\$131,911	\$105,162
P.T.	\$197,844	\$214,883	\$293,551	\$352,559	\$264,007
Major	\$69,288	\$73,525	\$85,199	\$98,235	\$80,150
Minor	\$11,319	\$11,437	\$12,122	\$12,873	\$11,728
T. T.	\$3,213	\$3,213	\$3,759	\$3,964	\$3,435
Med	\$233	\$233	\$258	\$262	\$243

Differential to Weighted Average

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.661	0.843	1.053	1.254
P.T.	0.749	0.814	1.112	1.335
Major	0.864	0.917	1.063	1.226
Minor	0.965	0.975	1.034	1.098
T. T.	0.935	0.935	1.094	1.154
Med	0.959	0.959	1.062	1.078

Countrywide Standard Earned Premium by Hazard Group

Hazard Group	Standard Premium	Ratio to Smallest Premium
I	\$324,495,944	1.000
II	\$23,444,564,742	0.014
III	\$25,372,947,368	0.013
IV	\$1,484,071,356	0.219
Total	\$50,626,079,410	

Table II

Countrywide Type of Injury Loss Distribution Table

Hazard Group	Fatal	P.T.	Major	Minor	T.T.	Medical
I	0.057	0.131	0.220	0.391	0.343	0.328
II	0.117	0.156	0.222	0.278	0.297	0.334
III	0.270	0.264	0.262	0.181	0.207	0.196
IV	0.556	0.449	0.296	0.150	0.153	0.142

PENNSYLVANIA
Effective:10/01/01

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	(1) Standard Premium	(2) Total Standard Premium	(3) Ratio
I	25,940,465	8,055,843,500	0.003
II	4,518,143,402		0.561
III	3,395,985,154		0.422
IV	115,774,479		0.014

*Based on Unit Statistical Data Excluding Stevedoring for Policies Effective 03/01/85-02/28/88

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group Premium Distribution & Countrywide Loss Distribution

Injury Type	I	Hazard Group II	III	IV
Fatal	0.001	0.350	0.607	0.042
P.T.	0.002	0.426	0.541	0.031
Major	0.003	0.519	0.461	0.017
Minor	0.005	0.662	0.324	0.009
T.T.	0.004	0.648	0.340	0.008
Medical	0.004	0.686	0.303	0.007

For each hazard group, the following procedure is utilized to obtain the distribution of losses within each injury type:

The percentage of countrywide losses by hazard group (see Table II) is multiplied by the corresponding statewide ratio of standard earned premium to total (Exhibit I). This is then divided by the sum of these calculations for all four hazard groups. This procedure is done for each injury type.

Exhibit III

Factors to Adjust Countrywide Differential to State Differential

(A) Injury Type

Fatal	0.936828
P.T.	0.946855
Major	0.982779
Minor	1.001590
T. T.	1.005164
Med	1.004132

(B) Injury Type

Injury Type	Hazard Group			
	I	II	III	IV
Fatal	0.706	0.900	1.124	1.339
P.T.	0.791	0.860	1.174	1.410
Major	0.879	0.933	1.082	1.247
Minor	0.963	0.973	1.032	1.096
T. T.	0.930	0.930	1.088	1.148
Med	0.955	0.955	1.058	1.074

(C) Injury Type

Injury Type	Hazard Group			
	I	II	III	IV
P.T./Major	0.858	0.913	1.114	1.321
Minor/ T. T.	0.941	0.943	1.072	1.131
Serious	0.857	0.913	1.115	1.322

(A) For each serious injury type, the countrywide hazard group unweighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).

(B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.

(C) For P.T. and Major injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

PENNSYLVANIA

Effective:10/01/01

Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits

Exhibit IV	Calculation of ELF Trend	01/01/97-12/31/98	01/01/96-12/31/97	01/01/95-12/31/96
		First Report	Second Report	Third Report
	Policy Period			
(1)	Effective Date of Filing		10/01/01	
(2a)	Midpoint of Filing		10/01/02	
(2b)	Midpoint of Policy Period	01/01/98	01/01/97	01/01/96
(3)	Benefit Level to Which Losses are Brought		10/01/01	
(4a)	Yrs. from (2b) to (2a)	4.75	5.75	6.75
(4b)				
(5)	Indemnity Trend =	1.0082	1.0396	1.0481
(6)	NA			
(7)	NA			
(8)	NA			
(9)	NA			
(10)	Medical Trend =	1.0416	1.2136	1.2641

PENNSYLVANIA
Effective: 10/01/01
Policy Period: 01/01/97-12/31/98
Report: FIRST

Exhibit V - a

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	15,103,400	0.9891	1.040	15,530,348	2,993,100	1.0000	1.2136	3,632,426		
B. P.T.	9,127,500	0.8991	1.040	8,531,514	22,514,100	1.0000	1.2136	27,323,112		
C. Major	96,510,700	0.9891	1.040	99,238,899	45,819,500	1.0000	1.2136	55,606,545		
D. Minor	93,483,100	0.9890	1.040	96,115,995	73,426,000	1.0000	1.2136	89,109,794		
E. T.T.	223,278,200	0.9891	1.040	229,589,909	235,433,700	1.0000	1.2136	285,722,338		
F. Med. Only					103,997,200	1.0000	1.2136	126,211,002		
G. Overall	437,502,900	XX	XX	449,006,665	484,183,600	1.0000	XX	587,605,217		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	19,162,774	82	233,692	1.237	289,170	1.2317	1.367	2.112	*	28,907,882
B. P.T.	35,854,626	44	245,748	1.253	307,873	7.0227	12.876	12.039	*	438,791,307
C. Major	154,845,444	732				4.2049	5.097	7.208	*	906,652,492
D. Minor	185,225,789	4,649	39,842	1.089	14,058	0.9408	1.050	0.462	+	142,080,908
E. T.T.	515,312,247	43,322	11,895	0.917		1.0251	0.971	0.462	+	354,889,604
F. Medical	126,211,002	XX	XX	XX	XX	XX		0.462	+	58,309,483

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 1ST TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

PENNSYLVANIA
Effective: 10/01/01
Policy Period: 01/01/96-12/31/97
Report: SECOND

Exhibit V - b

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	23,093,600	0.9853	1.0481	23,848,597	4,720,400	1.0000	1.2641	5,967,058		
B. P.T.	14,021,200	0.8640	1.0481	12,697,015	29,643,500	1.0000	1.2641	37,472,348		
C. Major	236,553,400	0.9853	1.0481	244,287,024	88,449,300	1.0000	1.2641	111,808,760		
D. Minor	113,804,000	0.9852	1.0481	117,512,658	84,554,700	1.0000	1.2641	106,885,596		
E. T.T.	223,611,900	0.9853	1.0481	230,922,428	225,063,600	1.0000	1.2641	284,502,897		
F. Med. Only					109,213,200	1.0000	1.2641	138,056,406		
G. Overall	611,084,100	XX	XX	629,267,722	541,644,700	1.0000	XX	684,693,065		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	29,815,655	108	276,071	1.178	325,129	1.1111	1.1888	1.905	*	39,718,458
B. P.T.	50,169,363	54	209,523	1.438	301,357	5.463	7.8208	9.365	*	450,229,354
C. Major	356,095,784	1,885	46,711	0.924	13,949	1.6133	1.9717	2.766	*	790,923,755
D. Minor	224,398,254	4,804	11,627	0.927		0.9301	0.8534	0.618	+	166,340,601
E. T.T.	515,425,325	44,331				1.0048	0.929	0.618	+	390,372,818
F. Medical	138,056,406	XX	XX	XX	XX	XX		0.618	+	85,318,859

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 2ND TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

PENNSYLVANIA
Effective: 10/01/01
Policy Period: 01/01/95-12/31/96
Report: THIRD

Exhibit V - c

Excess Loss Factor Calculation
Average Cost Per Case

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
Type of Injury	Indemnity Losses	Amend. Factor	Trend in Ind. Cost Per Case	Indem. Trend on Level (1)x(2)x(3)	Medical Losses	Amend. Factor	Medical Trend	Medical Trended on Level (5)x(6)x(7)		
A. Death	22,644,100	0.9711	1.057	23,236,501	2,706,100	1.0000	1.3167	3,563,122		
B. P.T.	36,073,200	0.7333	1.057	27,952,333	32,255,800	1.0000	1.3167	42,471,212		
C. Major	430,690,000	0.9711	1.057	441,957,440	137,049,000	1.0000	1.3167	180,452,418		
D. Minor	118,786,000	0.9710	1.057	121,881,052	75,689,000	1.0000	1.3167	99,659,706		
E. T.T.	232,538,100	0.9711	1.057	238,621,615	212,351,000	1.0000	1.3167	279,602,562		
F. Med. Only					101,099,000	1.0000	1.3167	133,117,053		
G. Overall	840,731,400	XX	XX	853,648,941	561,149,900	1.0000	XX	738,866,073		
	(9) Total Losses (4)+(8)	(10) No. of Claims	(11) Average Severity (9)/(10)	(12) Severity Dev. to Ult. Rep	(13) Developed Severity (11)x(12)	(14) Case Development	(15) Indemnity Dev. to Ult. Rpt.	(16) Medical Dev. to Ult. Report	(17) Total Developed (4)x(15)+(8)x(16)	
A. Death	26,799,623	102	262,741	1.158	304,359	1.049	1.128	1.798	*	32,617,266
B. P.T.	70,423,545	124	207,249	1.355	280,843	2.782	3.439	4.770	*	298,707,369
C. Major	622,409,858	3,219	43,043	0.958	13,780	1.108	1.247	1.899	*	893,755,874
D. Minor	221,540,758	5,147	11,258	0.951		0.981	0.9265	0.852	+	197,832,864
E. T.T.	518,224,177	46,032				0.998	0.9382	0.852	+	462,096,182
F. Medical	133,117,053	XX	XX	XX	XX	XX		0.852	+	113,415,729

* (14) x (SER MED DEV 5TH TO ULT)
+ DEVELOPED TO A 5TH REPORT
((5G)x(6G)x(MED DEV. 3RD TO 5TH) - (5A)x(6A)x(14A) - (5B)x(6B)x(14B) - (5C)x(6C)x(14C)
/ ((5D)x(6D) + (5E)x(6E) + (5F)x(6F))

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group I

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.05	0.005	0.955	0.005	0.04	0.544	0.960	0.522	0.76	0.395	0.589	0.233	0.760	0.992	0.754	0.005	0.759
\$15,000	0.07		0.938	0.005	0.06		0.940	0.511	1.14		0.475	0.188	0.704		0.698	0.005	0.703
\$20,000	0.09		0.922	0.005	0.08		0.920	0.500	1.53		0.388	0.153	0.658		0.653	0.005	0.658
\$25,000	0.12		0.899	0.004	0.10		0.900	0.490	1.91		0.323	0.128	0.622		0.617	0.005	0.622
\$30,000	0.14		0.884	0.004	0.12		0.880	0.479	2.29		0.271	0.107	0.590		0.585	0.005	0.590
\$35,000	0.16		0.870	0.004	0.14		0.860	0.468	2.67		0.229	0.090	0.562		0.558	0.005	0.563
\$40,000	0.18		0.856	0.004	0.16		0.840	0.457	3.05		0.195	0.077	0.538		0.534	0.005	0.539
\$50,000	0.23		0.822	0.004	0.20		0.800	0.435	3.82		0.143	0.056	0.495		0.491	0.005	0.496
\$75,000	0.35		0.749	0.004	0.30		0.701	0.381	5.72		0.072	0.028	0.413		0.410	0.005	0.415
\$100,000	0.46		0.689	0.003	0.40		0.612	0.333	7.63		0.039	0.015	0.351		0.348	0.005	0.353
\$125,000	0.58		0.630	0.003	0.50		0.539	0.293	9.54		0.022	0.009	0.305		0.303	0.005	0.308
\$150,000	0.69		0.582	0.003	0.60		0.481	0.262	11.45		0.013	0.005	0.270		0.268	0.005	0.273
\$175,000	0.81		0.534	0.003	0.70		0.433	0.236	13.35		0.008	0.003	0.242		0.240	0.005	0.245
\$200,000	0.92		0.494	0.002	0.80		0.395	0.215	15.26		0.005	0.002	0.219		0.217	0.005	0.222
\$225,000	1.04		0.454	0.002	0.90		0.362	0.197	17.17		0.003	0.001	0.200		0.198	0.005	0.203
\$250,000	1.15		0.421	0.002	1.00		0.335	0.182	19.08		0.002	0.001	0.185		0.184	0.005	0.189
\$275,000	1.27		0.388	0.002	1.10		0.312	0.170	20.99		0.001	0.000	0.172		0.171	0.005	0.176
\$300,000	1.38		0.360	0.002	1.20		0.292	0.159	22.89		0.001	0.000	0.161		0.160	0.005	0.165
\$325,000	1.50		0.332	0.002	1.30		0.274	0.149	24.80		0.001	0.000	0.151		0.150	0.005	0.155
\$350,000	1.61		0.309	0.002	1.40		0.259	0.141	26.71		0.000	0.000	0.143		0.142	0.005	0.147
\$375,000	1.73		0.285	0.001	1.50		0.245	0.133	28.62		0.000	0.000	0.134		0.133	0.005	0.138
\$400,000	1.84		0.265	0.001	1.60		0.233	0.127	30.53		0.000	0.000	0.128		0.127	0.005	0.132
\$425,000	1.96		0.245	0.001	1.70		0.222	0.121	32.43		0.000	0.000	0.122		0.121	0.005	0.126
\$450,000	2.07		0.228	0.001	1.80		0.212	0.115	34.34		0.000	0.000	0.116		0.115	0.005	0.120
\$475,000	2.19		0.211	0.001	1.90		0.203	0.110	36.25		0.000	0.000	0.111		0.110	0.005	0.115
\$500,000	2.30		0.197	0.001	2.00		0.195	0.106	38.16		0.000	0.000	0.107		0.106	0.005	0.111
\$600,000	2.76		0.146	0.001	2.40		0.168	0.091	45.79		0.000	0.000	0.092		0.091	0.005	0.096
\$700,000	3.22		0.110	0.001	2.80		0.148	0.081	53.42		0.000	0.000	0.082		0.081	0.005	0.086
\$800,000	3.68		0.082	0.000	3.21		0.133	0.072	61.05		0.000	0.000	0.072		0.071	0.005	0.076
\$900,000	4.14		0.062	0.000	3.61		0.120	0.065	68.68		0.000	0.000	0.065		0.064	0.005	0.069
\$1,000,000	4.60		0.047	0.000	4.01		0.110	0.060	76.31		0.000	0.000	0.060		0.060	0.005	0.065
\$2,000,000	9.20		0.003	0.000	8.01		0.063	0.034	152.63		0.000	0.000	0.034		0.034	0.005	0.039
\$3,000,000	13.81		0.000	0.000	12.02		0.045	0.024	228.94		0.000	0.000	0.024		0.024	0.005	0.029
\$4,000,000	18.41		0.000	0.000	16.03		0.035	0.019	305.25		0.000	0.000	0.019		0.019	0.005	0.024
\$5,000,000	23.01		0.000	0.000	20.03		0.029	0.016	381.56		0.000	0.000	0.016		0.016	0.005	0.021
\$6,000,000	27.61		0.000	0.000	24.04		0.025	0.014	457.88		0.000	0.000	0.014		0.014	0.005	0.019
\$7,000,000	32.22		0.000	0.000	28.05		0.022	0.012	534.19		0.000	0.000	0.012		0.012	0.005	0.017
\$8,000,000	36.82		0.000	0.000	32.06		0.020	0.011	610.50		0.000	0.000	0.011		0.011	0.005	0.016
\$9,000,000	41.42		0.000	0.000	36.06		0.018	0.010	686.81		0.000	0.000	0.010		0.010	0.005	0.015
\$10,000,000	46.02		0.000	0.000	40.07		0.017	0.009	763.13		0.000	0.000	0.009		0.009	0.005	0.014

Death Average Cost Per Case \$217,290
 P.T./Major Average Cost Per Case \$249,567
 Minor/T.T. Average Cost Per Case \$13,104

Target Cost Ratio 0.9923
 Loss Adjustment Expense 1.000
 Assessment Factor 1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group II

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.04	0.011	0.964	0.011	0.04	0.582	0.960	0.559	0.76	0.351	0.589	0.207	0.777	0.992	0.771	0.005	0.776
\$15,000	0.05		0.955	0.011	0.06		0.940	0.547	1.14		0.475	0.167	0.725		0.719	0.005	0.724
\$20,000	0.07		0.938	0.010	0.08		0.920	0.535	1.52		0.390	0.137	0.682		0.677	0.005	0.682
\$25,000	0.09		0.922	0.010	0.09		0.910	0.530	1.90		0.324	0.114	0.654		0.649	0.005	0.654
\$30,000	0.11		0.907	0.010	0.11		0.890	0.518	2.28		0.272	0.095	0.623		0.618	0.005	0.623
\$35,000	0.13		0.892	0.010	0.13		0.870	0.506	2.67		0.229	0.080	0.596		0.591	0.005	0.596
\$40,000	0.14		0.884	0.010	0.15		0.850	0.495	3.05		0.195	0.068	0.573		0.568	0.005	0.573
\$50,000	0.18		0.856	0.009	0.19		0.810	0.471	3.81		0.144	0.051	0.531		0.527	0.005	0.532
\$75,000	0.27		0.797	0.009	0.28		0.720	0.419	5.71		0.072	0.025	0.453		0.449	0.005	0.454
\$100,000	0.36		0.743	0.008	0.38		0.628	0.365	7.61		0.039	0.014	0.387		0.384	0.005	0.389
\$125,000	0.45		0.694	0.008	0.47		0.559	0.325	9.52		0.022	0.008	0.341		0.338	0.005	0.343
\$150,000	0.54		0.649	0.007	0.56		0.503	0.293	11.42		0.013	0.005	0.305		0.303	0.005	0.308
\$175,000	0.63		0.608	0.007	0.66		0.451	0.262	13.33		0.008	0.003	0.272		0.270	0.005	0.275
\$200,000	0.72		0.569	0.006	0.75		0.413	0.240	15.23		0.005	0.002	0.248		0.246	0.005	0.251
\$225,000	0.81		0.534	0.006	0.85		0.378	0.220	17.13		0.003	0.001	0.227		0.225	0.005	0.230
\$250,000	0.90		0.501	0.006	0.94		0.351	0.204	19.04		0.002	0.001	0.211		0.209	0.005	0.214
\$275,000	0.99		0.470	0.005	1.04		0.325	0.189	20.94		0.001	0.000	0.194		0.192	0.005	0.197
\$300,000	1.08		0.442	0.005	1.13		0.305	0.178	22.84		0.001	0.000	0.183		0.182	0.005	0.187
\$325,000	1.17		0.415	0.005	1.22		0.288	0.168	24.75		0.001	0.000	0.173		0.172	0.005	0.177
\$350,000	1.26		0.391	0.004	1.32		0.271	0.158	26.65		0.000	0.000	0.162		0.161	0.005	0.166
\$375,000	1.35		0.368	0.004	1.41		0.257	0.150	28.56		0.000	0.000	0.154		0.153	0.005	0.158
\$400,000	1.44		0.346	0.004	1.51		0.244	0.142	30.46		0.000	0.000	0.146		0.145	0.005	0.150
\$425,000	1.53		0.326	0.004	1.60		0.233	0.136	32.36		0.000	0.000	0.140		0.139	0.005	0.144
\$450,000	1.62		0.307	0.003	1.69		0.223	0.130	34.27		0.000	0.000	0.133		0.132	0.005	0.137
\$475,000	1.71		0.289	0.003	1.79		0.213	0.124	36.17		0.000	0.000	0.127		0.126	0.005	0.131
\$500,000	1.81		0.270	0.003	1.88		0.205	0.119	38.07		0.000	0.000	0.122		0.121	0.005	0.126
\$600,000	2.17		0.214	0.002	2.26		0.176	0.102	45.69		0.000	0.000	0.104		0.103	0.005	0.108
\$700,000	2.53		0.170	0.002	2.64		0.155	0.090	53.30		0.000	0.000	0.092		0.091	0.005	0.096
\$800,000	2.89		0.135	0.001	3.01		0.140	0.081	60.92		0.000	0.000	0.082		0.081	0.005	0.086
\$900,000	3.25		0.108	0.001	3.39		0.127	0.074	68.53		0.000	0.000	0.075		0.074	0.005	0.079
\$1,000,000	3.61		0.086	0.001	3.77		0.116	0.068	76.15		0.000	0.000	0.069		0.068	0.005	0.073
\$2,000,000	7.22		0.010	0.000	7.53		0.066	0.038	152.30		0.000	0.000	0.038		0.038	0.005	0.043
\$3,000,000	10.83		0.001	0.000	11.30		0.047	0.027	228.45		0.000	0.000	0.027		0.027	0.005	0.032
\$4,000,000	14.44		0.000	0.000	15.06		0.037	0.022	304.60		0.000	0.000	0.022		0.022	0.005	0.027
\$5,000,000	18.05		0.000	0.000	18.83		0.031	0.018	380.75		0.000	0.000	0.018		0.018	0.005	0.023
\$6,000,000	21.66		0.000	0.000	22.59		0.027	0.016	456.90		0.000	0.000	0.016		0.016	0.005	0.021
\$7,000,000	25.27		0.000	0.000	26.36		0.024	0.014	533.05		0.000	0.000	0.014		0.014	0.005	0.019
\$8,000,000	28.88		0.000	0.000	30.12		0.021	0.012	609.20		0.000	0.000	0.012		0.012	0.005	0.017
\$9,000,000	32.49		0.000	0.000	33.89		0.019	0.011	685.35		0.000	0.000	0.011		0.011	0.005	0.016
\$10,000,000	36.10		0.000	0.000	37.66		0.018	0.010	761.50		0.000	0.000	0.010		0.010	0.005	0.015

Death Average Cost Per Case \$276,998
 P.T./Major Average Cost Per Case \$265,565
 Minor/T.T. Average Cost Per Case \$13,132

Target Cost Ratio 0.9923
 Loss Adjustment Expense 1.000
 Assessment Factor 1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group III

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.03	0.024	0.972	0.023	0.03	0.720	0.970	0.698	0.67	0.225	0.621	0.140	0.861	0.992	0.854	0.005	0.859
\$15,000	0.04		0.964	0.023	0.05		0.950	0.684	1.00		0.513	0.115	0.822		0.815	0.005	0.820
\$20,000	0.06		0.947	0.023	0.06		0.940	0.677	1.34		0.428	0.096	0.796		0.790	0.005	0.795
\$25,000	0.07		0.938	0.023	0.08		0.920	0.662	1.67		0.362	0.081	0.766		0.760	0.005	0.765
\$30,000	0.09		0.922	0.022	0.09		0.910	0.655	2.01		0.308	0.069	0.746		0.740	0.005	0.745
\$35,000	0.10		0.915	0.022	0.11		0.890	0.641	2.34		0.265	0.060	0.723		0.717	0.005	0.722
\$40,000	0.12		0.899	0.022	0.12		0.880	0.634	2.68		0.228	0.051	0.707		0.701	0.005	0.706
\$50,000	0.14		0.884	0.021	0.15		0.850	0.612	3.35		0.172	0.039	0.672		0.667	0.005	0.672
\$75,000	0.22		0.829	0.020	0.23		0.770	0.554	5.02		0.092	0.021	0.595		0.590	0.005	0.595
\$100,000	0.29		0.784	0.019	0.31		0.691	0.498	6.70		0.052	0.012	0.529		0.525	0.005	0.530
\$125,000	0.36		0.743	0.018	0.39		0.620	0.446	8.37		0.031	0.007	0.471		0.467	0.005	0.472
\$150,000	0.43		0.704	0.017	0.46		0.566	0.408	10.05		0.019	0.004	0.429		0.426	0.005	0.431
\$175,000	0.51		0.663	0.016	0.54		0.514	0.370	11.72		0.012	0.003	0.389		0.386	0.005	0.391
\$200,000	0.58		0.630	0.015	0.62		0.471	0.339	13.40		0.008	0.002	0.356		0.353	0.005	0.358
\$225,000	0.65		0.599	0.014	0.69		0.438	0.315	15.07		0.005	0.001	0.330		0.327	0.005	0.332
\$250,000	0.72		0.569	0.014	0.77		0.405	0.292	16.75		0.003	0.001	0.307		0.305	0.005	0.310
\$275,000	0.79		0.542	0.013	0.85		0.378	0.272	18.42		0.002	0.000	0.285		0.283	0.005	0.288
\$300,000	0.87		0.512	0.012	0.93		0.354	0.255	20.10		0.002	0.000	0.267		0.265	0.005	0.270
\$325,000	0.94		0.487	0.012	1.00		0.335	0.241	21.77		0.001	0.000	0.253		0.251	0.005	0.256
\$350,000	1.01		0.464	0.011	1.08		0.316	0.228	23.44		0.001	0.000	0.239		0.237	0.005	0.242
\$375,000	1.08		0.442	0.011	1.16		0.299	0.215	25.12		0.001	0.000	0.226		0.224	0.005	0.229
\$400,000	1.16		0.418	0.010	1.23		0.286	0.206	26.79		0.000	0.000	0.216		0.214	0.005	0.219
\$425,000	1.23		0.399	0.010	1.31		0.272	0.196	28.47		0.000	0.000	0.206		0.204	0.005	0.209
\$450,000	1.30		0.380	0.009	1.39		0.260	0.187	30.14		0.000	0.000	0.196		0.194	0.005	0.199
\$475,000	1.37		0.363	0.009	1.47		0.249	0.179	31.82		0.000	0.000	0.188		0.186	0.005	0.191
\$500,000	1.45		0.344	0.008	1.54		0.240	0.173	33.49		0.000	0.000	0.181		0.180	0.005	0.185
\$600,000	1.73		0.285	0.007	1.85		0.207	0.149	40.19		0.000	0.000	0.156		0.155	0.005	0.160
\$700,000	2.02		0.236	0.006	2.16		0.183	0.132	46.89		0.000	0.000	0.138		0.137	0.005	0.142
\$800,000	2.31		0.195	0.005	2.47		0.164	0.118	53.59		0.000	0.000	0.123		0.122	0.005	0.127
\$900,000	2.60		0.162	0.004	2.78		0.149	0.107	60.29		0.000	0.000	0.111		0.110	0.005	0.115
\$1,000,000	2.89		0.135	0.003	3.09		0.137	0.099	66.98		0.000	0.000	0.102		0.101	0.005	0.106
\$2,000,000	5.78		0.023	0.001	6.17		0.078	0.056	133.97		0.000	0.000	0.057		0.057	0.005	0.062
\$3,000,000	8.67		0.004	0.000	9.26		0.056	0.040	200.95		0.000	0.000	0.040		0.040	0.005	0.045
\$4,000,000	11.56		0.001	0.000	12.34		0.044	0.032	267.93		0.000	0.000	0.032		0.032	0.005	0.037
\$5,000,000	14.45		0.000	0.000	15.43		0.036	0.026	334.92		0.000	0.000	0.026		0.026	0.005	0.031
\$6,000,000	17.34		0.000	0.000	18.52		0.031	0.022	401.90		0.000	0.000	0.022		0.022	0.005	0.027
\$7,000,000	20.23		0.000	0.000	21.60		0.028	0.020	468.89		0.000	0.000	0.020		0.020	0.005	0.025
\$8,000,000	23.13		0.000	0.000	24.69		0.025	0.018	535.87		0.000	0.000	0.018		0.018	0.005	0.023
\$9,000,000	26.02		0.000	0.000	27.78		0.023	0.017	602.85		0.000	0.000	0.017		0.017	0.005	0.022
\$10,000,000	28.91		0.000	0.000	30.86		0.021	0.015	669.84		0.000	0.000	0.015		0.015	0.005	0.020

Death Average Cost Per Case \$345,940
 P.T./Major Average Cost Per Case \$324,030
 Minor/T.T. Average Cost Per Case \$14,929

Target Cost Ratio 0.9923
 Loss Adjustment Expense 1.000
 Assessment Factor 1.000

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 Hazard Group IV

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	AVE. EX. RAT.	P.L.R. EXCL. ASSES.	IND. ELF 1X2	FLAT FACTOR	FINAL ELF 3+4
\$10,000	0.02	0.042	0.981	0.041	0.03	0.800	0.970	0.776	0.63	0.141	0.636	0.090	0.907	0.992	0.900	0.005	0.905
\$15,000	0.04		0.964	0.040	0.04		0.960	0.768	0.95		0.528	0.074	0.882		0.875	0.005	0.880
\$20,000	0.05		0.955	0.040	0.05		0.950	0.760	1.27		0.444	0.063	0.863		0.856	0.005	0.861
\$25,000	0.06		0.947	0.040	0.07		0.930	0.744	1.59		0.377	0.053	0.837		0.830	0.005	0.835
\$30,000	0.07		0.938	0.039	0.08		0.920	0.736	1.90		0.324	0.046	0.821		0.814	0.005	0.819
\$35,000	0.08		0.930	0.039	0.09		0.910	0.728	2.22		0.280	0.039	0.806		0.800	0.005	0.805
\$40,000	0.10		0.915	0.038	0.10		0.900	0.720	2.54		0.242	0.034	0.792		0.786	0.005	0.791
\$50,000	0.12		0.899	0.038	0.13		0.870	0.696	3.17		0.186	0.026	0.760		0.754	0.005	0.759
\$75,000	0.18		0.856	0.036	0.20		0.800	0.640	4.76		0.101	0.014	0.690		0.684	0.005	0.689
\$100,000	0.24		0.816	0.034	0.26		0.740	0.592	6.35		0.058	0.008	0.634		0.629	0.005	0.634
\$125,000	0.30		0.778	0.033	0.33		0.672	0.538	7.94		0.035	0.005	0.576		0.571	0.005	0.576
\$150,000	0.36		0.743	0.031	0.39		0.620	0.496	9.52		0.022	0.003	0.530		0.526	0.005	0.531
\$175,000	0.42		0.710	0.030	0.46		0.566	0.453	11.11		0.014	0.002	0.485		0.481	0.005	0.486
\$200,000	0.49		0.673	0.028	0.52		0.527	0.422	12.70		0.009	0.001	0.451		0.447	0.005	0.452
\$225,000	0.55		0.644	0.027	0.59		0.486	0.389	14.29		0.006	0.001	0.417		0.414	0.005	0.419
\$250,000	0.61		0.616	0.026	0.65		0.456	0.365	15.87		0.004	0.001	0.392		0.389	0.005	0.394
\$275,000	0.67		0.590	0.025	0.72		0.425	0.340	17.46		0.003	0.000	0.365		0.362	0.005	0.367
\$300,000	0.73		0.565	0.024	0.78		0.402	0.322	19.05		0.002	0.000	0.346		0.343	0.005	0.348
\$325,000	0.79		0.542	0.023	0.85		0.378	0.302	20.63		0.001	0.000	0.325		0.322	0.005	0.327
\$350,000	0.85		0.519	0.022	0.91		0.359	0.287	22.22		0.001	0.000	0.309		0.307	0.005	0.312
\$375,000	0.91		0.498	0.021	0.98		0.340	0.272	23.81		0.001	0.000	0.293		0.291	0.005	0.296
\$400,000	0.97		0.477	0.020	1.04		0.325	0.260	25.40		0.001	0.000	0.280		0.278	0.005	0.283
\$425,000	1.03		0.458	0.019	1.11		0.309	0.247	26.98		0.000	0.000	0.266		0.264	0.005	0.269
\$450,000	1.09		0.439	0.018	1.17		0.297	0.238	28.57		0.000	0.000	0.256		0.254	0.005	0.259
\$475,000	1.15		0.421	0.018	1.24		0.284	0.227	30.16		0.000	0.000	0.245		0.243	0.005	0.248
\$500,000	1.21		0.404	0.017	1.30		0.274	0.219	31.75		0.000	0.000	0.236		0.234	0.005	0.239
\$600,000	1.46		0.341	0.014	1.56		0.237	0.190	38.10		0.000	0.000	0.204		0.202	0.005	0.207
\$700,000	1.70		0.291	0.012	1.82		0.210	0.168	44.44		0.000	0.000	0.180		0.179	0.005	0.184
\$800,000	1.94		0.248	0.010	2.08		0.189	0.151	50.79		0.000	0.000	0.161		0.160	0.005	0.165
\$900,000	2.18		0.212	0.009	2.34		0.171	0.137	57.14		0.000	0.000	0.146		0.145	0.005	0.150
\$1,000,000	2.43		0.181	0.008	2.60		0.157	0.126	63.49		0.000	0.000	0.134		0.133	0.005	0.138
\$2,000,000	4.85		0.040	0.002	5.21		0.089	0.071	126.98		0.000	0.000	0.073		0.072	0.005	0.077
\$3,000,000	7.28		0.009	0.000	7.81		0.064	0.051	190.48		0.000	0.000	0.051		0.051	0.005	0.056
\$4,000,000	9.71		0.002	0.000	10.41		0.050	0.040	253.97		0.000	0.000	0.040		0.040	0.005	0.045
\$5,000,000	12.13		0.001	0.000	13.01		0.042	0.034	317.46		0.000	0.000	0.034		0.034	0.005	0.039
\$6,000,000	14.56		0.000	0.000	15.62		0.036	0.029	380.95		0.000	0.000	0.029		0.029	0.005	0.034
\$7,000,000	16.99		0.000	0.000	18.22		0.032	0.026	444.44		0.000	0.000	0.026		0.026	0.005	0.031
\$8,000,000	19.41		0.000	0.000	20.82		0.029	0.023	507.94		0.000	0.000	0.023		0.023	0.005	0.028
\$9,000,000	21.84		0.000	0.000	23.42		0.026	0.021	571.43		0.000	0.000	0.021		0.021	0.005	0.026
\$10,000,000	24.27		0.000	0.000	26.03		0.024	0.019	634.92		0.000	0.000	0.019		0.019	0.005	0.024

Death Average Cost Per Case \$412,112
 P.T./Major Average Cost Per Case \$384,241
 Minor/T.T. Average Cost Per Case \$15,750

Target Cost Ratio 0.9923
 Loss Adjustment Expense 1.000
 Assessment Factor 1.000

Exhibit IX

PENNSYLVANIA
Per Claim Basis
Excess Loss Factors

Loss Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.759	0.776	0.859	0.905
\$15,000	0.703	0.724	0.820	0.880
\$20,000	0.658	0.682	0.795	0.861
\$25,000	0.622	0.654	0.765	0.835
\$30,000	0.590	0.623	0.745	0.819
\$35,000	0.563	0.596	0.722	0.805
\$40,000	0.539	0.573	0.706	0.791
\$50,000	0.496	0.532	0.672	0.759
\$75,000	0.415	0.454	0.595	0.689
\$100,000	0.353	0.389	0.530	0.634
\$125,000	0.308	0.343	0.472	0.576
\$150,000	0.273	0.308	0.431	0.531
\$175,000	0.245	0.275	0.391	0.486
\$200,000	0.222	0.251	0.358	0.452
\$225,000	0.203	0.230	0.332	0.419
\$250,000	0.189	0.214	0.310	0.394
\$275,000	0.176	0.197	0.288	0.367
\$300,000	0.165	0.187	0.270	0.348
\$325,000	0.155	0.177	0.256	0.327
\$350,000	0.147	0.166	0.242	0.312
\$375,000	0.138	0.158	0.229	0.296
\$400,000	0.132	0.150	0.219	0.283
\$425,000	0.126	0.144	0.209	0.269
\$450,000	0.120	0.137	0.199	0.259
\$475,000	0.115	0.131	0.191	0.248
\$500,000	0.111	0.126	0.185	0.239
\$600,000	0.096	0.108	0.160	0.207
\$700,000	0.086	0.096	0.142	0.184
\$800,000	0.076	0.086	0.127	0.165
\$900,000	0.069	0.079	0.115	0.150
\$1,000,000	0.065	0.073	0.106	0.138
\$2,000,000	0.039	0.043	0.062	0.077
\$3,000,000	0.029	0.032	0.045	0.056
\$4,000,000	0.024	0.027	0.037	0.045
\$5,000,000	0.021	0.023	0.031	0.039
\$6,000,000	0.019	0.021	0.027	0.034
\$7,000,000	0.017	0.019	0.025	0.031
\$8,000,000	0.016	0.017	0.023	0.028
\$9,000,000	0.015	0.016	0.022	0.026
\$10,000,000	0.014	0.015	0.020	0.024

PENNSYLVANIA
 Non-Escalating Fatal Benefits -- Non-Escalating PT/Major Benefits
 Excess Loss Factors Calculation
 All Hazard Groups Combined

Per Claim Basis
 Unit Severity Trend

LOSS LIMIT	HG I EXCESS RATIO	HG I WGT.	HG II EXCESS RATIO	HG II WGT.	HG III EXCESS RATIO	HG III WGT.	HG IV EXCESS RATIO	HG IV WGT.	WGTD EXCESS RATIO	Relativity to 1,000,000
\$10,000	0.760	0.003	0.777	0.544	0.861	0.436	0.907	0.017	0.816	
\$15,000	0.704	0.003	0.725	0.544	0.822	0.436	0.882	0.017	0.770	
\$20,000	0.658	0.003	0.682	0.544	0.796	0.436	0.863	0.017	0.735	
\$25,000	0.622	0.003	0.654	0.544	0.766	0.436	0.837	0.017	0.706	
\$30,000	0.590	0.003	0.623	0.544	0.746	0.436	0.821	0.017	0.680	
\$35,000	0.562	0.003	0.596	0.544	0.723	0.436	0.806	0.017	0.655	
\$40,000	0.538	0.003	0.573	0.544	0.707	0.436	0.792	0.017	0.635	
\$50,000	0.495	0.003	0.531	0.544	0.672	0.436	0.760	0.017	0.596	
\$75,000	0.413	0.003	0.453	0.544	0.595	0.436	0.690	0.017	0.519	
\$100,000	0.351	0.003	0.387	0.544	0.529	0.436	0.634	0.017	0.453	
\$125,000	0.305	0.003	0.341	0.544	0.471	0.436	0.576	0.017	0.402	
\$150,000	0.270	0.003	0.305	0.544	0.429	0.436	0.530	0.017	0.363	
\$175,000	0.242	0.003	0.272	0.544	0.389	0.436	0.485	0.017	0.327	
\$200,000	0.219	0.003	0.248	0.544	0.356	0.436	0.451	0.017	0.298	
\$225,000	0.200	0.003	0.227	0.544	0.330	0.436	0.417	0.017	0.275	
\$250,000	0.185	0.003	0.211	0.544	0.307	0.436	0.392	0.017	0.256	
\$275,000	0.172	0.003	0.194	0.544	0.285	0.436	0.365	0.017	0.237	
\$300,000	0.161	0.003	0.183	0.544	0.267	0.436	0.346	0.017	0.222	
\$325,000	0.151	0.003	0.173	0.544	0.253	0.436	0.325	0.017	0.210	
\$350,000	0.143	0.003	0.162	0.544	0.239	0.436	0.309	0.017	0.198	
\$375,000	0.134	0.003	0.154	0.544	0.226	0.436	0.293	0.017	0.188	
\$400,000	0.128	0.003	0.146	0.544	0.216	0.436	0.280	0.017	0.179	
\$425,000	0.122	0.003	0.140	0.544	0.206	0.436	0.266	0.017	0.171	
\$450,000	0.116	0.003	0.133	0.544	0.196	0.436	0.256	0.017	0.163	
\$475,000	0.111	0.003	0.127	0.544	0.188	0.436	0.245	0.017	0.156	
\$500,000	0.107	0.003	0.122	0.544	0.181	0.436	0.236	0.017	0.150	
\$600,000	0.092	0.003	0.104	0.544	0.156	0.436	0.204	0.017	0.128	
\$700,000	0.082	0.003	0.092	0.544	0.138	0.436	0.180	0.017	0.114	
\$800,000	0.072	0.003	0.082	0.544	0.123	0.436	0.161	0.017	0.101	
\$900,000	0.065	0.003	0.075	0.544	0.111	0.436	0.146	0.017	0.092	
\$1,000,000	0.060	0.003	0.069	0.544	0.102	0.436	0.134	0.017	0.084	
\$2,000,000	0.034	0.003	0.038	0.544	0.057	0.436	0.073	0.017	0.047	0.5595
\$3,000,000	0.024	0.003	0.027	0.544	0.040	0.436	0.051	0.017	0.033	0.3929
\$4,000,000	0.019	0.003	0.022	0.544	0.032	0.436	0.040	0.017	0.027	0.3214
\$5,000,000	0.016	0.003	0.018	0.544	0.026	0.436	0.034	0.017	0.022	0.2619
\$6,000,000	0.014	0.003	0.016	0.544	0.022	0.436	0.029	0.017	0.019	0.2262
\$7,000,000	0.012	0.003	0.014	0.544	0.020	0.436	0.026	0.017	0.017	0.2024
\$8,000,000	0.011	0.003	0.012	0.544	0.018	0.436	0.023	0.017	0.015	0.1786
\$9,000,000	0.010	0.003	0.011	0.544	0.017	0.436	0.021	0.017	0.014	0.1667
\$10,000,000	0.009	0.003	0.010	0.544	0.015	0.436	0.019	0.017	0.012	0.1429