

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 excess loss factors with the current excess loss factors.

Exhibit I

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

| I.   | Injury Type                    | Average Cost Per Case |           |           |           |           |           |            |
|------|--------------------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|------------|
|      | Fatal                          | 602,509               |           |           |           |           |           |            |
|      | P.T.                           | 7,208,451             |           |           |           |           |           |            |
|      | PP                             | 191,587               |           |           |           |           |           |            |
|      | T.T.                           | 33,391                |           |           |           |           |           |            |
|      | MO                             | 1,784                 |           |           |           |           |           |            |
| II.  | Injury Type                    | Hazard Group          |           |           |           |           |           |            |
|      |                                | A                     | B         | C         | D         | E         | F         | G          |
|      | Fatal                          | 440,069               | 473,208   | 510,624   | 555,043   | 609,313   | 670,178   | 740,804    |
|      | P.T.                           | 3,536,543             | 4,137,345 | 4,889,758 | 5,895,791 | 7,256,135 | 9,081,371 | 11,633,236 |
|      | PP                             | 122,370               | 140,675   | 161,718   | 185,909   | 213,718   | 245,688   | 282,440    |
|      | T.T.                           | 27,668                | 29,484    | 31,419    | 33,480    | 35,677    | 38,018    | 40,513     |
|      | MO                             | 1,452                 | 1,568     | 1,694     | 1,829     | 1,975     | 2,133     | 2,304      |
| III. | Injury Type                    | Hazard Group          |           |           |           |           |           |            |
|      |                                | A                     | B         | C         | D         | E         | F         | G          |
|      | Average Severity               | 44,461                | 53,982    | 64,135    | 75,852    | 81,618    | 108,201   | 125,801    |
|      | Ratio to PCRB Total (\$76,385) | 1.718                 | 1.415     | 1.191     | 1.007     | 0.936     | 0.706     | 0.607      |

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          | 1,882,572             | 0.009          | Death          | 6,077,805             | 0.010          | Death          | 17,182,437            | 0.011          | Death          | 28,929,186            | 0.014          |
| P.T.           | 2,033,426             | 0.010          | P.T.           | 8,947,252             | 0.015          | P.T.           | 30,805,282            | 0.020          | P.T.           | 61,414,987            | 0.030          |
| PP             | 81,845,594            | 0.391          | PP             | 286,434,070           | 0.471          | PP             | 847,061,062           | 0.542          | PP             | 1,184,606,397         | 0.573          |
| T.T.           | 90,572,608            | 0.433          | T.T.           | 226,702,126           | 0.373          | T.T.           | 527,969,438           | 0.338          | T.T.           | 611,645,654           | 0.296          |
| Medical Only   | 32,840,414            | 0.157          | Medical Only   | 79,619,245            | 0.131          | Medical Only   | 139,021,538           | 0.089          | Medical Only   | 179,774,229           | 0.087          |
| Total          | 209,174,614           |                | Total          | 607,780,498           |                | Total          | 1,562,039,757         |                | Total          | 2,066,370,453         |                |
| 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          | 19,901,987            | 0.018          | Death          | 50,391,086            | 0.040          | Death          | 12,481,701            | 0.022          |                |                       |                |
| P.T.           | 38,390,037            | 0.035          | P.T.           | 75,235,390            | 0.060          | P.T.           | 48,066,571            | 0.085          |                |                       |                |
| PP             | 633,854,861           | 0.573          | PP             | 778,893,521           | 0.618          | PP             | 359,290,769           | 0.633          |                |                       |                |
| T.T.           | 344,967,776           | 0.312          | T.T.           | 298,567,186           | 0.237          | T.T.           | 124,249,662           | 0.219          |                |                       |                |
| Medical Only   | 68,551,289            | 0.062          | Medical Only   | 56,689,972            | 0.045          | Medical Only   | 23,261,352            | 0.041          |                |                       |                |
| Total          | 1,105,665,950         |                | Total          | 1,259,777,155         |                | Total          | 567,350,055           |                |                |                       |                |

## PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group A

| LOSS<br>LIMIT | DEATH        |                 |                               | P.T.         |                 |                               | PP           |                 |                               | T.T          |                 |                               | M.O          |                 |                               | (1)<br>AVE.<br>EX.<br>RAT. | (2)<br>P.L.R.<br>EXCL.<br>ASSES. |
|---------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|----------------------------|----------------------------------|
|               | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. |                            |                                  |
| \$10,000      | 0.009        | 0.9826          | 0.0088                        | 0.010        | 0.9979          | 0.0100                        | 0.391        | 0.9226          | 0.3607                        | 0.433        | 0.7246          | 0.3137                        | 0.157        | 0.1626          | 0.0255                        | 0.7187                     | 0.9880                           |
| \$15,000      |              | 0.9743          | 0.0088                        |              | 0.9969          | 0.0100                        |              | 0.8872          | 0.3469                        |              | 0.6332          | 0.2742                        |              | 0.1109          | 0.0174                        | 0.6573                     |                                  |
| \$20,000      |              | 0.9663          | 0.0087                        |              | 0.9959          | 0.0100                        |              | 0.8537          | 0.3338                        |              | 0.5591          | 0.2421                        |              | 0.0819          | 0.0129                        | 0.6075                     |                                  |
| \$25,000      |              | 0.9583          | 0.0086                        |              | 0.9948          | 0.0099                        |              | 0.8220          | 0.3214                        |              | 0.4974          | 0.2154                        |              | 0.0636          | 0.0100                        | 0.5653                     |                                  |
| \$30,000      |              | 0.9504          | 0.0086                        |              | 0.9938          | 0.0099                        |              | 0.7920          | 0.3097                        |              | 0.4453          | 0.1928                        |              | 0.0512          | 0.0080                        | 0.5290                     |                                  |
| \$35,000      |              | 0.9426          | 0.0085                        |              | 0.9928          | 0.0099                        |              | 0.7634          | 0.2985                        |              | 0.4007          | 0.1735                        |              | 0.0424          | 0.0067                        | 0.4971                     |                                  |
| \$40,000      |              | 0.9349          | 0.0084                        |              | 0.9917          | 0.0099                        |              | 0.7362          | 0.2879                        |              | 0.3623          | 0.1569                        |              | 0.0360          | 0.0056                        | 0.4687                     |                                  |
| \$50,000      |              | 0.9196          | 0.0083                        |              | 0.9897          | 0.0099                        |              | 0.6854          | 0.2680                        |              | 0.2998          | 0.1298                        |              | 0.0275          | 0.0043                        | 0.4203                     |                                  |
| \$75,000      |              | 0.8823          | 0.0079                        |              | 0.9845          | 0.0098                        |              | 0.5761          | 0.2253                        |              | 0.1965          | 0.0851                        |              | 0.0170          | 0.0027                        | 0.3308                     |                                  |
| \$100,000     |              | 0.8465          | 0.0076                        |              | 0.9793          | 0.0098                        |              | 0.4877          | 0.1907                        |              | 0.1351          | 0.0585                        |              | 0.0120          | 0.0019                        | 0.2685                     |                                  |
| \$125,000     |              | 0.8124          | 0.0073                        |              | 0.9741          | 0.0097                        |              | 0.4167          | 0.1629                        |              | 0.0960          | 0.0416                        |              | 0.0090          | 0.0014                        | 0.2229                     |                                  |
| \$150,000     |              | 0.7799          | 0.0070                        |              | 0.9690          | 0.0097                        |              | 0.3603          | 0.1409                        |              | 0.0699          | 0.0303                        |              | 0.0069          | 0.0011                        | 0.1890                     |                                  |
| \$175,000     |              | 0.7491          | 0.0067                        |              | 0.9638          | 0.0096                        |              | 0.3152          | 0.1232                        |              | 0.0520          | 0.0225                        |              | 0.0054          | 0.0009                        | 0.1629                     |                                  |
| \$200,000     |              | 0.7200          | 0.0065                        |              | 0.9586          | 0.0096                        |              | 0.2788          | 0.1090                        |              | 0.0391          | 0.0169                        |              | 0.0043          | 0.0007                        | 0.1427                     |                                  |
| \$225,000     |              | 0.6926          | 0.0062                        |              | 0.9534          | 0.0095                        |              | 0.2492          | 0.0974                        |              | 0.0296          | 0.0128                        |              | 0.0035          | 0.0005                        | 0.1264                     |                                  |
| \$250,000     |              | 0.6669          | 0.0060                        |              | 0.9485          | 0.0095                        |              | 0.2249          | 0.0879                        |              | 0.0227          | 0.0098                        |              | 0.0029          | 0.0004                        | 0.1136                     |                                  |
| \$275,000     |              | 0.6424          | 0.0058                        |              | 0.9431          | 0.0094                        |              | 0.2045          | 0.0800                        |              | 0.0176          | 0.0076                        |              | 0.0024          | 0.0004                        | 0.1032                     |                                  |
| \$300,000     |              | 0.6194          | 0.0056                        |              | 0.9378          | 0.0094                        |              | 0.1876          | 0.0733                        |              | 0.0140          | 0.0060                        |              | 0.0020          | 0.0003                        | 0.0946                     |                                  |
| \$325,000     |              | 0.5985          | 0.0054                        |              | 0.9325          | 0.0093                        |              | 0.1732          | 0.0677                        |              | 0.0112          | 0.0048                        |              | 0.0017          | 0.0003                        | 0.0875                     |                                  |
| \$350,000     |              | 0.5800          | 0.0052                        |              | 0.9274          | 0.0093                        |              | 0.1608          | 0.0629                        |              | 0.0091          | 0.0039                        |              | 0.0015          | 0.0002                        | 0.0815                     |                                  |
| \$375,000     |              | 0.5618          | 0.0051                        |              | 0.9223          | 0.0092                        |              | 0.1501          | 0.0587                        |              | 0.0075          | 0.0032                        |              | 0.0013          | 0.0002                        | 0.0764                     |                                  |
| \$400,000     |              | 0.5452          | 0.0049                        |              | 0.9172          | 0.0092                        |              | 0.1407          | 0.0550                        |              | 0.0061          | 0.0027                        |              | 0.0011          | 0.0002                        | 0.0720                     |                                  |
| \$425,000     |              | 0.5299          | 0.0048                        |              | 0.9121          | 0.0091                        |              | 0.1325          | 0.0518                        |              | 0.0051          | 0.0022                        |              | 0.0010          | 0.0002                        | 0.0681                     |                                  |
| \$450,000     |              | 0.5159          | 0.0046                        |              | 0.9071          | 0.0091                        |              | 0.1251          | 0.0489                        |              | 0.0043          | 0.0019                        |              | 0.0009          | 0.0001                        | 0.0646                     |                                  |
| \$475,000     |              | 0.5029          | 0.0045                        |              | 0.9021          | 0.0090                        |              | 0.1186          | 0.0464                        |              | 0.0037          | 0.0016                        |              | 0.0008          | 0.0001                        | 0.0616                     |                                  |
| \$500,000     |              | 0.4908          | 0.0044                        |              | 0.8970          | 0.0090                        |              | 0.1127          | 0.0441                        |              | 0.0032          | 0.0014                        |              | 0.0007          | 0.0001                        | 0.0590                     |                                  |
| \$600,000     |              | 0.4497          | 0.0040                        |              | 0.8769          | 0.0088                        |              | 0.0940          | 0.0368                        |              | 0.0018          | 0.0008                        |              | 0.0003          | 0.0000                        | 0.0504                     |                                  |
| \$700,000     |              | 0.4171          | 0.0038                        |              | 0.8568          | 0.0086                        |              | 0.0807          | 0.0316                        |              | 0.0011          | 0.0005                        |              | 0.0000          | 0.0000                        | 0.0445                     |                                  |
| \$800,000     |              | 0.3903          | 0.0035                        |              | 0.8369          | 0.0084                        |              | 0.0707          | 0.0276                        |              | 0.0007          | 0.0003                        |              | 0.0000          | 0.0000                        | 0.0398                     |                                  |
| \$900,000     |              | 0.3677          | 0.0033                        |              | 0.8172          | 0.0082                        |              | 0.0629          | 0.0246                        |              | 0.0005          | 0.0002                        |              | 0.0000          | 0.0000                        | 0.0363                     |                                  |
| \$1,000,000   |              | 0.3483          | 0.0031                        |              | 0.7980          | 0.0080                        |              | 0.0567          | 0.0222                        |              | 0.0004          | 0.0002                        |              | 0.0000          | 0.0000                        | 0.0335                     |                                  |
| \$2,000,000   |              | 0.2382          | 0.0021                        |              | 0.6316          | 0.0063                        |              | 0.0287          | 0.0112                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0196                     |                                  |
| \$3,000,000   |              | 0.1863          | 0.0017                        |              | 0.5076          | 0.0051                        |              | 0.0195          | 0.0076                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0144                     |                                  |
| \$4,000,000   |              | 0.1540          | 0.0014                        |              | 0.4129          | 0.0041                        |              | 0.0149          | 0.0058                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0113                     |                                  |
| \$5,000,000   |              | 0.1310          | 0.0012                        |              | 0.3384          | 0.0034                        |              | 0.0121          | 0.0047                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0093                     |                                  |
| \$6,000,000   |              | 0.1135          | 0.0010                        |              | 0.2785          | 0.0028                        |              | 0.0102          | 0.0040                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0078                     |                                  |
| \$7,000,000   |              | 0.0992          | 0.0009                        |              | 0.2295          | 0.0023                        |              | 0.0087          | 0.0034                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0066                     |                                  |
| \$8,000,000   |              | 0.0873          | 0.0008                        |              | 0.1889          | 0.0019                        |              | 0.0076          | 0.0030                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0057                     |                                  |
| \$9,000,000   |              | 0.0770          | 0.0007                        |              | 0.1549          | 0.0015                        |              | 0.0066          | 0.0026                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0048                     |                                  |
| \$10,000,000  |              | 0.0679          | 0.0006                        |              | 0.1263          | 0.0013                        |              | 0.0057          | 0.0022                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0041                     |                                  |

Death Average Cost Per Case \$440,069  
P.T. Average Cost Per Case \$3,536,543  
P.P Average Cost Per Case \$122,370  
T.T. Average Cost Per Case \$27,668

Target Cost Ratio 0.9875  
Loss Adjustment Expense 1.000  
Assessment Factor 1.000

## PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group B

| LOSS<br>LIMIT | DEATH        |                 |                               | P.T          |                 |                               | PP           |                 |                               | T.T          |                 |                               | M.O          |                 |                               | (1)<br>AVE.<br>EX.<br>RAT. | (2)<br>P.L.R.<br>EXCL.<br>ASSES. |
|---------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|----------------------------|----------------------------------|
|               | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. |                            |                                  |
| \$10,000      | 0.010        | 0.9838          | 0.0098                        | 0.015        | 0.9982          | 0.0150                        | 0.471        | 0.9321          | 0.4390                        | 0.373        | 0.7374          | 0.2750                        | 0.131        | 0.1738          | 0.0228                        | 0.7616                     | 0.9880                           |
| \$15,000      |              | 0.9761          | 0.0098                        |              | 0.9973          | 0.0150                        |              | 0.9007          | 0.4243                        |              | 0.6486          | 0.2419                        |              | 0.1197          | 0.0157                        | 0.7067                     |                                  |
| \$20,000      |              | 0.9685          | 0.0097                        |              | 0.9965          | 0.0149                        |              | 0.8709          | 0.4102                        |              | 0.5760          | 0.2149                        |              | 0.0890          | 0.0117                        | 0.6614                     |                                  |
| \$25,000      |              | 0.9611          | 0.0096                        |              | 0.9956          | 0.0149                        |              | 0.8425          | 0.3968                        |              | 0.5153          | 0.1922                        |              | 0.0695          | 0.0091                        | 0.6226                     |                                  |
| \$30,000      |              | 0.9537          | 0.0095                        |              | 0.9947          | 0.0149                        |              | 0.8153          | 0.3840                        |              | 0.4636          | 0.1729                        |              | 0.0561          | 0.0074                        | 0.5887                     |                                  |
| \$35,000      |              | 0.9464          | 0.0095                        |              | 0.9938          | 0.0149                        |              | 0.7894          | 0.3718                        |              | 0.4191          | 0.1563                        |              | 0.0466          | 0.0061                        | 0.5586                     |                                  |
| \$40,000      |              | 0.9392          | 0.0094                        |              | 0.9929          | 0.0149                        |              | 0.7646          | 0.3601                        |              | 0.3805          | 0.1419                        |              | 0.0395          | 0.0052                        | 0.5315                     |                                  |
| \$50,000      |              | 0.9249          | 0.0092                        |              | 0.9912          | 0.0149                        |              | 0.7179          | 0.3382                        |              | 0.3173          | 0.1184                        |              | 0.0301          | 0.0039                        | 0.4846                     |                                  |
| \$75,000      |              | 0.8900          | 0.0089                        |              | 0.9867          | 0.0148                        |              | 0.6161          | 0.2902                        |              | 0.2115          | 0.0789                        |              | 0.0186          | 0.0024                        | 0.3952                     |                                  |
| \$100,000     |              | 0.8564          | 0.0086                        |              | 0.9823          | 0.0147                        |              | 0.5313          | 0.2503                        |              | 0.1477          | 0.0551                        |              | 0.0132          | 0.0017                        | 0.3304                     |                                  |
| \$125,000     |              | 0.8241          | 0.0082                        |              | 0.9779          | 0.0147                        |              | 0.4610          | 0.2172                        |              | 0.1063          | 0.0397                        |              | 0.0100          | 0.0013                        | 0.2811                     |                                  |
| \$150,000     |              | 0.7933          | 0.0079                        |              | 0.9735          | 0.0146                        |              | 0.4032          | 0.1899                        |              | 0.0784          | 0.0292                        |              | 0.0077          | 0.0010                        | 0.2426                     |                                  |
| \$175,000     |              | 0.7640          | 0.0076                        |              | 0.9690          | 0.0145                        |              | 0.3558          | 0.1676                        |              | 0.0590          | 0.0220                        |              | 0.0061          | 0.0008                        | 0.2125                     |                                  |
| \$200,000     |              | 0.7361          | 0.0074                        |              | 0.9646          | 0.0145                        |              | 0.3169          | 0.1492                        |              | 0.0449          | 0.0168                        |              | 0.0049          | 0.0006                        | 0.1885                     |                                  |
| \$225,000     |              | 0.7097          | 0.0071                        |              | 0.9602          | 0.0144                        |              | 0.2845          | 0.1340                        |              | 0.0345          | 0.0129                        |              | 0.0040          | 0.0005                        | 0.1689                     |                                  |
| \$250,000     |              | 0.6848          | 0.0068                        |              | 0.9558          | 0.0143                        |              | 0.2575          | 0.1213                        |              | 0.0267          | 0.0100                        |              | 0.0033          | 0.0004                        | 0.1528                     |                                  |
| \$275,000     |              | 0.6611          | 0.0066                        |              | 0.9514          | 0.0143                        |              | 0.2348          | 0.1106                        |              | 0.0209          | 0.0078                        |              | 0.0028          | 0.0004                        | 0.1397                     |                                  |
| \$300,000     |              | 0.6386          | 0.0064                        |              | 0.9471          | 0.0142                        |              | 0.2155          | 0.1015                        |              | 0.0166          | 0.0062                        |              | 0.0023          | 0.0003                        | 0.1286                     |                                  |
| \$325,000     |              | 0.6175          | 0.0062                        |              | 0.9425          | 0.0141                        |              | 0.1990          | 0.0937                        |              | 0.0133          | 0.0050                        |              | 0.0020          | 0.0003                        | 0.1193                     |                                  |
| \$350,000     |              | 0.5981          | 0.0060                        |              | 0.9379          | 0.0141                        |              | 0.1849          | 0.0871                        |              | 0.0109          | 0.0041                        |              | 0.0017          | 0.0002                        | 0.1115                     |                                  |
| \$375,000     |              | 0.5809          | 0.0058                        |              | 0.9335          | 0.0140                        |              | 0.1726          | 0.0813                        |              | 0.0089          | 0.0033                        |              | 0.0015          | 0.0002                        | 0.1046                     |                                  |
| \$400,000     |              | 0.5639          | 0.0056                        |              | 0.9290          | 0.0139                        |              | 0.1618          | 0.0762                        |              | 0.0074          | 0.0028                        |              | 0.0013          | 0.0002                        | 0.0987                     |                                  |
| \$425,000     |              | 0.5482          | 0.0055                        |              | 0.9247          | 0.0139                        |              | 0.1523          | 0.0717                        |              | 0.0062          | 0.0023                        |              | 0.0012          | 0.0002                        | 0.0936                     |                                  |
| \$450,000     |              | 0.5338          | 0.0053                        |              | 0.9203          | 0.0138                        |              | 0.1438          | 0.0677                        |              | 0.0043          | 0.0016                        |              | 0.0011          | 0.0001                        | 0.0885                     |                                  |
| \$475,000     |              | 0.5204          | 0.0052                        |              | 0.9160          | 0.0137                        |              | 0.1363          | 0.0642                        |              | 0.0037          | 0.0014                        |              | 0.0009          | 0.0001                        | 0.0846                     |                                  |
| \$500,000     |              | 0.5080          | 0.0051                        |              | 0.9117          | 0.0137                        |              | 0.1295          | 0.0610                        |              | 0.0032          | 0.0012                        |              | 0.0008          | 0.0001                        | 0.0811                     |                                  |
| \$600,000     |              | 0.4658          | 0.0047                        |              | 0.8944          | 0.0134                        |              | 0.1080          | 0.0509                        |              | 0.0018          | 0.0007                        |              | 0.0005          | 0.0001                        | 0.0698                     |                                  |
| \$700,000     |              | 0.4322          | 0.0043                        |              | 0.8772          | 0.0132                        |              | 0.0927          | 0.0436                        |              | 0.0011          | 0.0004                        |              | 0.0001          | 0.0000                        | 0.0615                     |                                  |
| \$800,000     |              | 0.4047          | 0.0040                        |              | 0.8600          | 0.0129                        |              | 0.0812          | 0.0382                        |              | 0.0007          | 0.0003                        |              | 0.0000          | 0.0000                        | 0.0554                     |                                  |
| \$900,000     |              | 0.3815          | 0.0038                        |              | 0.8429          | 0.0126                        |              | 0.0722          | 0.0340                        |              | 0.0005          | 0.0002                        |              | 0.0000          | 0.0000                        | 0.0506                     |                                  |
| \$1,000,000   |              | 0.3616          | 0.0036                        |              | 0.8261          | 0.0124                        |              | 0.0651          | 0.0306                        |              | 0.0004          | 0.0001                        |              | 0.0000          | 0.0000                        | 0.0467                     |                                  |
| \$2,000,000   |              | 0.2484          | 0.0025                        |              | 0.6749          | 0.0101                        |              | 0.0329          | 0.0155                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0281                     |                                  |
| \$3,000,000   |              | 0.1950          | 0.0019                        |              | 0.5573          | 0.0084                        |              | 0.0222          | 0.0105                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0208                     |                                  |
| \$4,000,000   |              | 0.1618          | 0.0016                        |              | 0.4649          | 0.0070                        |              | 0.0169          | 0.0080                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0166                     |                                  |
| \$5,000,000   |              | 0.1383          | 0.0014                        |              | 0.3907          | 0.0059                        |              | 0.0138          | 0.0065                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0138                     |                                  |
| \$6,000,000   |              | 0.1204          | 0.0012                        |              | 0.3300          | 0.0049                        |              | 0.0116          | 0.0055                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0116                     |                                  |
| \$7,000,000   |              | 0.1059          | 0.0011                        |              | 0.2794          | 0.0042                        |              | 0.0100          | 0.0047                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0100                     |                                  |
| \$8,000,000   |              | 0.0938          | 0.0009                        |              | 0.2368          | 0.0036                        |              | 0.0088          | 0.0041                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0086                     |                                  |
| \$9,000,000   |              | 0.0833          | 0.0008                        |              | 0.2006          | 0.0030                        |              | 0.0078          | 0.0037                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0075                     |                                  |
| \$10,000,000  |              | 0.0742          | 0.0007                        |              | 0.1695          | 0.0025                        |              | 0.0069          | 0.0032                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0064                     |                                  |

Death Average Cost Per Case

\$473,208

P.T. Average Cost Per Case

\$4,137,345

P.P. Average Cost Per Case

\$140,675

T.T. Average Cost Per Case

\$29,484

Target Cost Ratio

0.9875

Loss Adjustment Expense

1.000

Assessment Factor

1.000

## PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group C

| LOSS<br>LIMIT | DEATH        |                 |                    | P.T.         |                 |                    | PP           |                 |                    | TT           |                 |                    | M.O          |                 |                    | (1)<br>AVE.<br>EX.<br>RAT. | (2)<br>P.L.R.<br>EXCL.<br>ASSES. |
|---------------|--------------|-----------------|--------------------|--------------|-----------------|--------------------|--------------|-----------------|--------------------|--------------|-----------------|--------------------|--------------|-----------------|--------------------|----------------------------|----------------------------------|
|               | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>INJ. WT. |                            |                                  |
| \$10,000      | 0.011        | 0.9849          | 0.0108             | 0.020        | 0.9985          | 0.0200             | 0.542        | 0.9406          | 0.5098             | 0.338        | 0.7498          | 0.2534             | 0.089        | 0.1855          | 0.0165             | 0.8105                     | 0.9880                           |
| \$15,000      |              | 0.9777          | 0.0108             |              | 0.9978          | 0.0200             |              | 0.9128          | 0.4947             |              | 0.6636          | 0.2243             |              | 0.1290          | 0.0115             | 0.7613                     |                                  |
| \$20,000      |              | 0.9707          | 0.0107             |              | 0.9970          | 0.0199             |              | 0.8862          | 0.4803             |              | 0.5927          | 0.2003             |              | 0.0966          | 0.0086             | 0.7198                     |                                  |
| \$25,000      |              | 0.9638          | 0.0106             |              | 0.9963          | 0.0199             |              | 0.8608          | 0.4666             |              | 0.5329          | 0.1801             |              | 0.0758          | 0.0067             | 0.6839                     |                                  |
| \$30,000      |              | 0.9569          | 0.0105             |              | 0.9955          | 0.0199             |              | 0.8364          | 0.4533             |              | 0.4817          | 0.1628             |              | 0.0615          | 0.0055             | 0.6520                     |                                  |
| \$35,000      |              | 0.9502          | 0.0105             |              | 0.9948          | 0.0199             |              | 0.8130          | 0.4406             |              | 0.4375          | 0.1479             |              | 0.0512          | 0.0046             | 0.6235                     |                                  |
| \$40,000      |              | 0.9434          | 0.0104             |              | 0.9940          | 0.0199             |              | 0.7904          | 0.4284             |              | 0.3988          | 0.1348             |              | 0.0435          | 0.0039             | 0.5974                     |                                  |
| \$50,000      |              | 0.9301          | 0.0102             |              | 0.9925          | 0.0199             |              | 0.7479          | 0.4053             |              | 0.3351          | 0.1133             |              | 0.0331          | 0.0029             | 0.5516                     |                                  |
| \$75,000      |              | 0.8976          | 0.0099             |              | 0.9888          | 0.0198             |              | 0.6536          | 0.3542             |              | 0.2269          | 0.0767             |              | 0.0204          | 0.0018             | 0.4624                     |                                  |
| \$100,000     |              | 0.8661          | 0.0095             |              | 0.9850          | 0.0197             |              | 0.5735          | 0.3108             |              | 0.1608          | 0.0544             |              | 0.0145          | 0.0013             | 0.3957                     |                                  |
| \$125,000     |              | 0.8358          | 0.0092             |              | 0.9813          | 0.0196             |              | 0.5052          | 0.2738             |              | 0.1173          | 0.0396             |              | 0.0110          | 0.0010             | 0.3432                     |                                  |
| \$150,000     |              | 0.8067          | 0.0089             |              | 0.9775          | 0.0196             |              | 0.4474          | 0.2425             |              | 0.0875          | 0.0296             |              | 0.0086          | 0.0008             | 0.3014                     |                                  |
| \$175,000     |              | 0.7788          | 0.0086             |              | 0.9738          | 0.0195             |              | 0.3986          | 0.2160             |              | 0.0665          | 0.0225             |              | 0.0069          | 0.0006             | 0.2672                     |                                  |
| \$200,000     |              | 0.7522          | 0.0083             |              | 0.9701          | 0.0194             |              | 0.3576          | 0.1938             |              | 0.0513          | 0.0173             |              | 0.0056          | 0.0005             | 0.2393                     |                                  |
| \$225,000     |              | 0.7269          | 0.0080             |              | 0.9663          | 0.0193             |              | 0.3230          | 0.1751             |              | 0.0399          | 0.0135             |              | 0.0046          | 0.0004             | 0.2163                     |                                  |
| \$250,000     |              | 0.7029          | 0.0077             |              | 0.9626          | 0.0193             |              | 0.2937          | 0.1592             |              | 0.0313          | 0.0106             |              | 0.0038          | 0.0003             | 0.1971                     |                                  |
| \$275,000     |              | 0.6801          | 0.0075             |              | 0.9588          | 0.0192             |              | 0.2686          | 0.1456             |              | 0.0246          | 0.0083             |              | 0.0032          | 0.0003             | 0.1809                     |                                  |
| \$300,000     |              | 0.6583          | 0.0072             |              | 0.9551          | 0.0191             |              | 0.2471          | 0.1339             |              | 0.0196          | 0.0066             |              | 0.0027          | 0.0002             | 0.1670                     |                                  |
| \$325,000     |              | 0.6376          | 0.0070             |              | 0.9514          | 0.0190             |              | 0.2285          | 0.1239             |              | 0.0159          | 0.0054             |              | 0.0023          | 0.0002             | 0.1555                     |                                  |
| \$350,000     |              | 0.6180          | 0.0068             |              | 0.9478          | 0.0190             |              | 0.2124          | 0.1151             |              | 0.0130          | 0.0044             |              | 0.0020          | 0.0002             | 0.1455                     |                                  |
| \$375,000     |              | 0.6000          | 0.0066             |              | 0.9439          | 0.0189             |              | 0.1982          | 0.1074             |              | 0.0107          | 0.0036             |              | 0.0018          | 0.0002             | 0.1367                     |                                  |
| \$400,000     |              | 0.5838          | 0.0064             |              | 0.9400          | 0.0188             |              | 0.1860          | 0.1008             |              | 0.0089          | 0.0030             |              | 0.0015          | 0.0001             | 0.1291                     |                                  |
| \$425,000     |              | 0.5680          | 0.0062             |              | 0.9362          | 0.0187             |              | 0.1751          | 0.0949             |              | 0.0075          | 0.0025             |              | 0.0014          | 0.0001             | 0.1224                     |                                  |
| \$450,000     |              | 0.5531          | 0.0061             |              | 0.9324          | 0.0186             |              | 0.1653          | 0.0896             |              | 0.0063          | 0.0021             |              | 0.0012          | 0.0001             | 0.1165                     |                                  |
| \$475,000     |              | 0.5393          | 0.0059             |              | 0.9287          | 0.0186             |              | 0.1566          | 0.0849             |              | 0.0037          | 0.0012             |              | 0.0011          | 0.0001             | 0.1107                     |                                  |
| \$500,000     |              | 0.5265          | 0.0058             |              | 0.9250          | 0.0185             |              | 0.1488          | 0.0806             |              | 0.0032          | 0.0011             |              | 0.0010          | 0.0001             | 0.1061                     |                                  |
| \$600,000     |              | 0.4830          | 0.0053             |              | 0.9103          | 0.0182             |              | 0.1240          | 0.0672             |              | 0.0018          | 0.0006             |              | 0.0006          | 0.0001             | 0.0914                     |                                  |
| \$700,000     |              | 0.4485          | 0.0049             |              | 0.8958          | 0.0179             |              | 0.1064          | 0.0577             |              | 0.0011          | 0.0004             |              | 0.0003          | 0.0000             | 0.0809                     |                                  |
| \$800,000     |              | 0.4202          | 0.0046             |              | 0.8812          | 0.0176             |              | 0.0932          | 0.0505             |              | 0.0007          | 0.0003             |              | 0.0000          | 0.0000             | 0.0730                     |                                  |
| \$900,000     |              | 0.3964          | 0.0044             |              | 0.8666          | 0.0173             |              | 0.0829          | 0.0449             |              | 0.0005          | 0.0002             |              | 0.0000          | 0.0000             | 0.0668                     |                                  |
| \$1,000,000   |              | 0.3759          | 0.0041             |              | 0.8521          | 0.0170             |              | 0.0747          | 0.0405             |              | 0.0004          | 0.0001             |              | 0.0000          | 0.0000             | 0.0617                     |                                  |
| \$2,000,000   |              | 0.2594          | 0.0029             |              | 0.7176          | 0.0144             |              | 0.0377          | 0.0204             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0377                     |                                  |
| \$3,000,000   |              | 0.2044          | 0.0022             |              | 0.6079          | 0.0122             |              | 0.0254          | 0.0138             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0282                     |                                  |
| \$4,000,000   |              | 0.1702          | 0.0019             |              | 0.5192          | 0.0104             |              | 0.0193          | 0.0105             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0228                     |                                  |
| \$5,000,000   |              | 0.1461          | 0.0016             |              | 0.4464          | 0.0089             |              | 0.0157          | 0.0085             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0190                     |                                  |
| \$6,000,000   |              | 0.1277          | 0.0014             |              | 0.3856          | 0.0077             |              | 0.0132          | 0.0072             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0163                     |                                  |
| \$7,000,000   |              | 0.1130          | 0.0012             |              | 0.3343          | 0.0067             |              | 0.0115          | 0.0062             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0141                     |                                  |
| \$8,000,000   |              | 0.1006          | 0.0011             |              | 0.2903          | 0.0058             |              | 0.0101          | 0.0055             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0124                     |                                  |
| \$9,000,000   |              | 0.0900          | 0.0010             |              | 0.2524          | 0.0050             |              | 0.0090          | 0.0049             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0109                     |                                  |
| \$10,000,000  |              | 0.0808          | 0.0009             |              | 0.2194          | 0.0044             |              | 0.0080          | 0.0044             |              | 0.0000          | 0.0000             |              | 0.0000          | 0.0000             | 0.0097                     |                                  |

Death Average Cost Per Case \$510,624  
P.T. Average Cost Per Case \$4,889,758  
P.P Average Cost Per Case \$161,718  
T.T. Average Cost Per Case \$31,419

Target Cost Ratio 0.9875  
Loss Adjustment Expense 1.000  
Assessment Factor 1.000

## PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group D

| LOSS<br>LIMIT | DEATH        |                 |                               | P.T          |                 |                               | PP           |                 |                               | T.T          |                 |                               | M.O          |                 |                               | (1)<br>AVE.<br>EX.<br>RAT. | (2)<br>P.L.R.<br>EXCL.<br>ASSES. |
|---------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|----------------------------|----------------------------------|
|               | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. |                            |                                  |
| \$10,000      | 0.014        | 0.9861          | 0.0138                        | 0.030        | 0.9988          | 0.0300                        | 0.573        | 0.9480          | 0.5432                        | 0.296        | 0.7617          | 0.2255                        | 0.087        | 0.1977          | 0.0172                        | 0.8297                     | 0.9880                           |
| \$15,000      |              | 0.9794          | 0.0137                        |              | 0.9981          | 0.0299                        |              | 0.9235          | 0.5292                        |              | 0.6782          | 0.2008                        |              | 0.1387          | 0.0121                        | 0.7857                     |                                  |
| \$20,000      |              | 0.9729          | 0.0136                        |              | 0.9975          | 0.0299                        |              | 0.8999          | 0.5157                        |              | 0.6090          | 0.1803                        |              | 0.1046          | 0.0091                        | 0.7486                     |                                  |
| \$25,000      |              | 0.9665          | 0.0135                        |              | 0.9969          | 0.0299                        |              | 0.8772          | 0.5027                        |              | 0.5503          | 0.1629                        |              | 0.0825          | 0.0072                        | 0.7162                     |                                  |
| \$30,000      |              | 0.9602          | 0.0134                        |              | 0.9963          | 0.0299                        |              | 0.8554          | 0.4901                        |              | 0.4998          | 0.1479                        |              | 0.0672          | 0.0058                        | 0.6871                     |                                  |
| \$35,000      |              | 0.9540          | 0.0134                        |              | 0.9957          | 0.0299                        |              | 0.8343          | 0.4780                        |              | 0.4558          | 0.1349                        |              | 0.0561          | 0.0049                        | 0.6611                     |                                  |
| \$40,000      |              | 0.9477          | 0.0133                        |              | 0.9950          | 0.0299                        |              | 0.8139          | 0.4664                        |              | 0.4172          | 0.1235                        |              | 0.0478          | 0.0042                        | 0.6373                     |                                  |
| \$50,000      |              | 0.9354          | 0.0131                        |              | 0.9938          | 0.0298                        |              | 0.7752          | 0.4442                        |              | 0.3531          | 0.1045                        |              | 0.0363          | 0.0032                        | 0.5948                     |                                  |
| \$75,000      |              | 0.9053          | 0.0127                        |              | 0.9907          | 0.0297                        |              | 0.6885          | 0.3945                        |              | 0.2428          | 0.0719                        |              | 0.0227          | 0.0020                        | 0.5108                     |                                  |
| \$100,000     |              | 0.8761          | 0.0123                        |              | 0.9876          | 0.0296                        |              | 0.6136          | 0.3516                        |              | 0.1745          | 0.0517                        |              | 0.0159          | 0.0014                        | 0.4466                     |                                  |
| \$125,000     |              | 0.8478          | 0.0119                        |              | 0.9845          | 0.0295                        |              | 0.5484          | 0.3142                        |              | 0.1289          | 0.0382                        |              | 0.0121          | 0.0011                        | 0.3949                     |                                  |
| \$150,000     |              | 0.8205          | 0.0115                        |              | 0.9814          | 0.0294                        |              | 0.4917          | 0.2817                        |              | 0.0973          | 0.0288                        |              | 0.0096          | 0.0008                        | 0.3522                     |                                  |
| \$175,000     |              | 0.7943          | 0.0111                        |              | 0.9783          | 0.0293                        |              | 0.4427          | 0.2536                        |              | 0.0747          | 0.0221                        |              | 0.0077          | 0.0007                        | 0.3168                     |                                  |
| \$200,000     |              | 0.7691          | 0.0108                        |              | 0.9752          | 0.0293                        |              | 0.4004          | 0.2294                        |              | 0.0582          | 0.0172                        |              | 0.0063          | 0.0006                        | 0.2873                     |                                  |
| \$225,000     |              | 0.7450          | 0.0104                        |              | 0.9721          | 0.0292                        |              | 0.3641          | 0.2086                        |              | 0.0458          | 0.0136                        |              | 0.0052          | 0.0005                        | 0.2623                     |                                  |
| \$250,000     |              | 0.7220          | 0.0101                        |              | 0.9690          | 0.0291                        |              | 0.3328          | 0.1907                        |              | 0.0363          | 0.0107                        |              | 0.0044          | 0.0004                        | 0.2410                     |                                  |
| \$275,000     |              | 0.7001          | 0.0098                        |              | 0.9659          | 0.0290                        |              | 0.3057          | 0.1752                        |              | 0.0289          | 0.0086                        |              | 0.0037          | 0.0003                        | 0.2229                     |                                  |
| \$300,000     |              | 0.6792          | 0.0095                        |              | 0.9628          | 0.0289                        |              | 0.2822          | 0.1617                        |              | 0.0232          | 0.0069                        |              | 0.0031          | 0.0003                        | 0.2073                     |                                  |
| \$325,000     |              | 0.6592          | 0.0092                        |              | 0.9597          | 0.0288                        |              | 0.2616          | 0.1499                        |              | 0.0188          | 0.0056                        |              | 0.0027          | 0.0002                        | 0.1937                     |                                  |
| \$350,000     |              | 0.6400          | 0.0090                        |              | 0.9566          | 0.0287                        |              | 0.2436          | 0.1396                        |              | 0.0154          | 0.0046                        |              | 0.0023          | 0.0002                        | 0.1821                     |                                  |
| \$375,000     |              | 0.6218          | 0.0087                        |              | 0.9534          | 0.0286                        |              | 0.2277          | 0.1305                        |              | 0.0128          | 0.0038                        |              | 0.0020          | 0.0002                        | 0.1718                     |                                  |
| \$400,000     |              | 0.6048          | 0.0085                        |              | 0.9503          | 0.0285                        |              | 0.2136          | 0.1224                        |              | 0.0107          | 0.0032                        |              | 0.0018          | 0.0002                        | 0.1628                     |                                  |
| \$425,000     |              | 0.5894          | 0.0083                        |              | 0.9474          | 0.0284                        |              | 0.2011          | 0.1152                        |              | 0.0090          | 0.0027                        |              | 0.0016          | 0.0001                        | 0.1547                     |                                  |
| \$450,000     |              | 0.5750          | 0.0081                        |              | 0.9442          | 0.0283                        |              | 0.1900          | 0.1088                        |              | 0.0076          | 0.0023                        |              | 0.0014          | 0.0001                        | 0.1476                     |                                  |
| \$475,000     |              | 0.5607          | 0.0078                        |              | 0.9409          | 0.0282                        |              | 0.1801          | 0.1032                        |              | 0.0065          | 0.0019                        |              | 0.0013          | 0.0001                        | 0.1412                     |                                  |
| \$500,000     |              | 0.5475          | 0.0077                        |              | 0.9378          | 0.0281                        |              | 0.1710          | 0.0980                        |              | 0.0056          | 0.0017                        |              | 0.0012          | 0.0001                        | 0.1356                     |                                  |
| \$600,000     |              | 0.5025          | 0.0070                        |              | 0.9253          | 0.0278                        |              | 0.1425          | 0.0817                        |              | 0.0018          | 0.0005                        |              | 0.0008          | 0.0001                        | 0.1171                     |                                  |
| \$700,000     |              | 0.4670          | 0.0065                        |              | 0.9132          | 0.0274                        |              | 0.1222          | 0.0700                        |              | 0.0011          | 0.0003                        |              | 0.0005          | 0.0000                        | 0.1042                     |                                  |
| \$800,000     |              | 0.4378          | 0.0061                        |              | 0.9011          | 0.0270                        |              | 0.1070          | 0.0613                        |              | 0.0007          | 0.0002                        |              | 0.0002          | 0.0000                        | 0.0946                     |                                  |
| \$900,000     |              | 0.4132          | 0.0058                        |              | 0.8890          | 0.0267                        |              | 0.0952          | 0.0546                        |              | 0.0005          | 0.0002                        |              | 0.0000          | 0.0000                        | 0.0873                     |                                  |
| \$1,000,000   |              | 0.3920          | 0.0055                        |              | 0.8769          | 0.0263                        |              | 0.0858          | 0.0491                        |              | 0.0004          | 0.0001                        |              | 0.0000          | 0.0000                        | 0.0810                     |                                  |
| \$2,000,000   |              | 0.2719          | 0.0038                        |              | 0.7608          | 0.0228                        |              | 0.0432          | 0.0248                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0514                     |                                  |
| \$3,000,000   |              | 0.2150          | 0.0030                        |              | 0.6611          | 0.0198                        |              | 0.0291          | 0.0167                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0395                     |                                  |
| \$4,000,000   |              | 0.1798          | 0.0025                        |              | 0.5778          | 0.0173                        |              | 0.0220          | 0.0126                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0324                     |                                  |
| \$5,000,000   |              | 0.1549          | 0.0022                        |              | 0.5076          | 0.0152                        |              | 0.0178          | 0.0102                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0276                     |                                  |
| \$6,000,000   |              | 0.1360          | 0.0019                        |              | 0.4480          | 0.0134                        |              | 0.0151          | 0.0086                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0239                     |                                  |
| \$7,000,000   |              | 0.1209          | 0.0017                        |              | 0.3967          | 0.0119                        |              | 0.0130          | 0.0075                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0211                     |                                  |
| \$8,000,000   |              | 0.1083          | 0.0015                        |              | 0.3521          | 0.0106                        |              | 0.0115          | 0.0066                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0187                     |                                  |
| \$9,000,000   |              | 0.0975          | 0.0014                        |              | 0.3130          | 0.0094                        |              | 0.0103          | 0.0059                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0167                     |                                  |
| \$10,000,000  |              | 0.0881          | 0.0012                        |              | 0.2786          | 0.0084                        |              | 0.0093          | 0.0053                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0149                     |                                  |

Death Average Cost Per Case \$555,043  
P.T. Average Cost Per Case \$5,895,791  
P.P. Average Cost Per Case \$185,909  
T.T. Average Cost Per Case \$33,480

Target Cost Ratio 0.9875  
Loss Adjustment Expense 1.000  
Assessment Factor 1.000

## PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group E

| LOSS<br>LIMIT | DEATH        |                 |                               | P.T.         |                 |                               | PP           |                 |                               | T.T          |                 |                               | M.O          |                 |                               | (1)<br>AVE.<br>EX.<br>RAT. | (2)<br>P.L.R.<br>EXCL.<br>ASSES. |
|---------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|----------------------------|----------------------------------|
|               | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. |                            |                                  |
| \$10,000      | 0.018        | 0.9873          | 0.0178                        | 0.035        | 0.9990          | 0.0350                        | 0.573        | 0.9546          | 0.5470                        | 0.312        | 0.7732          | 0.2413                        | 0.062        | 0.2103          | 0.0130                        | 0.8541                     | 0.9880                           |
| \$15,000      |              | 0.9812          | 0.0177                        |              | 0.9985          | 0.0349                        |              | 0.9330          | 0.5346                        |              | 0.6924          | 0.2160                        |              | 0.1489          | 0.0092                        | 0.8124                     |                                  |
| \$20,000      |              | 0.9752          | 0.0176                        |              | 0.9980          | 0.0349                        |              | 0.9121          | 0.5226                        |              | 0.6250          | 0.1950                        |              | 0.1131          | 0.0070                        | 0.7771                     |                                  |
| \$25,000      |              | 0.9694          | 0.0174                        |              | 0.9975          | 0.0349                        |              | 0.8919          | 0.5111                        |              | 0.5674          | 0.1770                        |              | 0.0897          | 0.0056                        | 0.7460                     |                                  |
| \$30,000      |              | 0.9636          | 0.0173                        |              | 0.9970          | 0.0349                        |              | 0.8724          | 0.4999                        |              | 0.5176          | 0.1615                        |              | 0.0734          | 0.0046                        | 0.7182                     |                                  |
| \$35,000      |              | 0.9579          | 0.0172                        |              | 0.9965          | 0.0349                        |              | 0.8534          | 0.4890                        |              | 0.4740          | 0.1479                        |              | 0.0615          | 0.0038                        | 0.6928                     |                                  |
| \$40,000      |              | 0.9522          | 0.0171                        |              | 0.9960          | 0.0349                        |              | 0.8351          | 0.4785                        |              | 0.4356          | 0.1359                        |              | 0.0524          | 0.0033                        | 0.6697                     |                                  |
| \$50,000      |              | 0.9409          | 0.0169                        |              | 0.9950          | 0.0348                        |              | 0.8001          | 0.4585                        |              | 0.3712          | 0.1158                        |              | 0.0399          | 0.0025                        | 0.6285                     |                                  |
| \$75,000      |              | 0.9133          | 0.0164                        |              | 0.9924          | 0.0347                        |              | 0.7208          | 0.4130                        |              | 0.2592          | 0.0809                        |              | 0.0246          | 0.0015                        | 0.5465                     |                                  |
| \$100,000     |              | 0.8864          | 0.0160                        |              | 0.9899          | 0.0346                        |              | 0.6513          | 0.3732                        |              | 0.1888          | 0.0589                        |              | 0.0174          | 0.0011                        | 0.4838                     |                                  |
| \$125,000     |              | 0.8602          | 0.0155                        |              | 0.9874          | 0.0346                        |              | 0.5898          | 0.3379                        |              | 0.1412          | 0.0440                        |              | 0.0133          | 0.0008                        | 0.4328                     |                                  |
| \$150,000     |              | 0.8349          | 0.0150                        |              | 0.9849          | 0.0345                        |              | 0.5353          | 0.3067                        |              | 0.1077          | 0.0336                        |              | 0.0106          | 0.0007                        | 0.3905                     |                                  |
| \$175,000     |              | 0.8105          | 0.0146                        |              | 0.9823          | 0.0344                        |              | 0.4870          | 0.2791                        |              | 0.0836          | 0.0261                        |              | 0.0086          | 0.0005                        | 0.3547                     |                                  |
| \$200,000     |              | 0.7870          | 0.0142                        |              | 0.9798          | 0.0343                        |              | 0.4445          | 0.2547                        |              | 0.0657          | 0.0205                        |              | 0.0071          | 0.0004                        | 0.3241                     |                                  |
| \$225,000     |              | 0.7643          | 0.0138                        |              | 0.9773          | 0.0342                        |              | 0.4072          | 0.2333                        |              | 0.0523          | 0.0163                        |              | 0.0059          | 0.0004                        | 0.2980                     |                                  |
| \$250,000     |              | 0.7425          | 0.0134                        |              | 0.9748          | 0.0341                        |              | 0.3745          | 0.2146                        |              | 0.0419          | 0.0131                        |              | 0.0050          | 0.0003                        | 0.2755                     |                                  |
| \$275,000     |              | 0.7216          | 0.0130                        |              | 0.9723          | 0.0340                        |              | 0.3458          | 0.1981                        |              | 0.0337          | 0.0105                        |              | 0.0042          | 0.0003                        | 0.2559                     |                                  |
| \$300,000     |              | 0.7016          | 0.0126                        |              | 0.9697          | 0.0339                        |              | 0.3205          | 0.1836                        |              | 0.0273          | 0.0085                        |              | 0.0036          | 0.0002                        | 0.2388                     |                                  |
| \$325,000     |              | 0.6824          | 0.0123                        |              | 0.9672          | 0.0339                        |              | 0.2981          | 0.1708                        |              | 0.0222          | 0.0069                        |              | 0.0031          | 0.0002                        | 0.2241                     |                                  |
| \$350,000     |              | 0.6641          | 0.0120                        |              | 0.9647          | 0.0338                        |              | 0.2783          | 0.1595                        |              | 0.0183          | 0.0057                        |              | 0.0027          | 0.0002                        | 0.2112                     |                                  |
| \$375,000     |              | 0.6464          | 0.0116                        |              | 0.9622          | 0.0337                        |              | 0.2607          | 0.1494                        |              | 0.0152          | 0.0047                        |              | 0.0024          | 0.0001                        | 0.1995                     |                                  |
| \$400,000     |              | 0.6294          | 0.0113                        |              | 0.9597          | 0.0336                        |              | 0.2450          | 0.1404                        |              | 0.0127          | 0.0040                        |              | 0.0021          | 0.0001                        | 0.1894                     |                                  |
| \$425,000     |              | 0.6134          | 0.0110                        |              | 0.9571          | 0.0335                        |              | 0.2309          | 0.1323                        |              | 0.0108          | 0.0034                        |              | 0.0019          | 0.0001                        | 0.1803                     |                                  |
| \$450,000     |              | 0.5985          | 0.0108                        |              | 0.9546          | 0.0334                        |              | 0.2182          | 0.1251                        |              | 0.0092          | 0.0029                        |              | 0.0017          | 0.0001                        | 0.1723                     |                                  |
| \$475,000     |              | 0.5850          | 0.0105                        |              | 0.9521          | 0.0333                        |              | 0.2068          | 0.1185                        |              | 0.0079          | 0.0024                        |              | 0.0015          | 0.0001                        | 0.1648                     |                                  |
| \$500,000     |              | 0.5718          | 0.0103                        |              | 0.9496          | 0.0332                        |              | 0.1965          | 0.1126                        |              | 0.0068          | 0.0021                        |              | 0.0014          | 0.0001                        | 0.1583                     |                                  |
| \$600,000     |              | 0.5251          | 0.0095                        |              | 0.9393          | 0.0329                        |              | 0.1638          | 0.0939                        |              | 0.0018          | 0.0006                        |              | 0.0009          | 0.0001                        | 0.1370                     |                                  |
| \$700,000     |              | 0.4882          | 0.0088                        |              | 0.9292          | 0.0325                        |              | 0.1405          | 0.0805                        |              | 0.0011          | 0.0004                        |              | 0.0006          | 0.0000                        | 0.1222                     |                                  |
| \$800,000     |              | 0.4580          | 0.0082                        |              | 0.9192          | 0.0322                        |              | 0.1230          | 0.0705                        |              | 0.0007          | 0.0002                        |              | 0.0004          | 0.0000                        | 0.1111                     |                                  |
| \$900,000     |              | 0.4326          | 0.0078                        |              | 0.9094          | 0.0318                        |              | 0.1094          | 0.0627                        |              | 0.0005          | 0.0002                        |              | 0.0000          | 0.0000                        | 0.1025                     |                                  |
| \$1,000,000   |              | 0.4107          | 0.0074                        |              | 0.8996          | 0.0315                        |              | 0.0985          | 0.0564                        |              | 0.0004          | 0.0001                        |              | 0.0000          | 0.0000                        | 0.0954                     |                                  |
| \$2,000,000   |              | 0.2863          | 0.0052                        |              | 0.8028          | 0.0281                        |              | 0.0496          | 0.0284                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0617                     |                                  |
| \$3,000,000   |              | 0.2273          | 0.0041                        |              | 0.7150          | 0.0250                        |              | 0.0333          | 0.0191                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0482                     |                                  |
| \$4,000,000   |              | 0.1908          | 0.0034                        |              | 0.6388          | 0.0224                        |              | 0.0252          | 0.0144                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0402                     |                                  |
| \$5,000,000   |              | 0.1651          | 0.0030                        |              | 0.5730          | 0.0201                        |              | 0.0204          | 0.0117                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0348                     |                                  |
| \$6,000,000   |              | 0.1455          | 0.0026                        |              | 0.5158          | 0.0181                        |              | 0.0171          | 0.0098                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0305                     |                                  |
| \$7,000,000   |              | 0.1300          | 0.0023                        |              | 0.4656          | 0.0163                        |              | 0.0148          | 0.0085                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0271                     |                                  |
| \$8,000,000   |              | 0.1170          | 0.0021                        |              | 0.4214          | 0.0147                        |              | 0.0131          | 0.0075                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0243                     |                                  |
| \$9,000,000   |              | 0.1060          | 0.0019                        |              | 0.3821          | 0.0134                        |              | 0.0117          | 0.0067                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0220                     |                                  |
| \$10,000,000  |              | 0.0964          | 0.0017                        |              | 0.3469          | 0.0121                        |              | 0.0106          | 0.0061                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0199                     |                                  |

Death Average Cost Per Case

\$609,313

P.T. Average Cost Per Case

\$7,256,135

P.P Average Cost Per Case

\$213,718

T.T. Average Cost Per Case

\$35,677

Target Cost Ratio

0.9875

Loss Adjustment Expense

1.000

Assessment Factor

1.000

## PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group F

| LOSS<br>LIMIT | DEATH        |                 |                               | P.T          |                 |                               | PP           |                 |                               | T.T          |                 |                               | M.O          |                 |                               | (1)<br>AVE.<br>EX.<br>RAT. | (2)<br>P.L.R.<br>EXCL.<br>ASSES. |
|---------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|----------------------------|----------------------------------|
|               | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. |                            |                                  |
| \$10,000      | 0.040        | 0.9884          | 0.0395                        | 0.060        | 0.9992          | 0.0600                        | 0.618        | 0.9603          | 0.5935                        | 0.237        | 0.7844          | 0.1859                        | 0.045        | 0.2233          | 0.0100                        | 0.8889                     | 0.9880                           |
| \$15,000      |              | 0.9828          | 0.0393                        |              | 0.9988          | 0.0599                        |              | 0.9413          | 0.5817                        |              | 0.7062          | 0.1674                        |              | 0.1596          | 0.0072                        | 0.8555                     |                                  |
| \$20,000      |              | 0.9774          | 0.0391                        |              | 0.9984          | 0.0599                        |              | 0.9229          | 0.5703                        |              | 0.6405          | 0.1518                        |              | 0.1220          | 0.0055                        | 0.8266                     |                                  |
| \$25,000      |              | 0.9720          | 0.0389                        |              | 0.9980          | 0.0599                        |              | 0.9050          | 0.5593                        |              | 0.5842          | 0.1385                        |              | 0.0974          | 0.0044                        | 0.8010                     |                                  |
| \$30,000      |              | 0.9667          | 0.0387                        |              | 0.9976          | 0.0599                        |              | 0.8876          | 0.5485                        |              | 0.5352          | 0.1268                        |              | 0.0800          | 0.0036                        | 0.7775                     |                                  |
| \$35,000      |              | 0.9615          | 0.0385                        |              | 0.9972          | 0.0598                        |              | 0.8707          | 0.5381                        |              | 0.4921          | 0.1166                        |              | 0.0672          | 0.0030                        | 0.7560                     |                                  |
| \$40,000      |              | 0.9563          | 0.0383                        |              | 0.9968          | 0.0598                        |              | 0.8542          | 0.5279                        |              | 0.4539          | 0.1076                        |              | 0.0575          | 0.0026                        | 0.7362                     |                                  |
| \$50,000      |              | 0.9460          | 0.0378                        |              | 0.9960          | 0.0598                        |              | 0.8226          | 0.5084                        |              | 0.3895          | 0.0923                        |              | 0.0439          | 0.0020                        | 0.7003                     |                                  |
| \$75,000      |              | 0.9207          | 0.0368                        |              | 0.9940          | 0.0596                        |              | 0.7505          | 0.4638                        |              | 0.2760          | 0.0654                        |              | 0.0269          | 0.0012                        | 0.6268                     |                                  |
| \$100,000     |              | 0.8961          | 0.0358                        |              | 0.9919          | 0.0595                        |              | 0.6864          | 0.4242                        |              | 0.2035          | 0.0482                        |              | 0.0191          | 0.0009                        | 0.5686                     |                                  |
| \$125,000     |              | 0.8720          | 0.0349                        |              | 0.9899          | 0.0594                        |              | 0.6289          | 0.3887                        |              | 0.1540          | 0.0365                        |              | 0.0146          | 0.0007                        | 0.5202                     |                                  |
| \$150,000     |              | 0.8486          | 0.0339                        |              | 0.9879          | 0.0593                        |              | 0.5773          | 0.3567                        |              | 0.1188          | 0.0282                        |              | 0.0117          | 0.0005                        | 0.4786                     |                                  |
| \$175,000     |              | 0.8259          | 0.0330                        |              | 0.9859          | 0.0592                        |              | 0.5307          | 0.3280                        |              | 0.0930          | 0.0221                        |              | 0.0096          | 0.0004                        | 0.4427                     |                                  |
| \$200,000     |              | 0.8040          | 0.0322                        |              | 0.9839          | 0.0590                        |              | 0.4889          | 0.3021                        |              | 0.0739          | 0.0175                        |              | 0.0080          | 0.0004                        | 0.4112                     |                                  |
| \$225,000     |              | 0.7827          | 0.0313                        |              | 0.9819          | 0.0589                        |              | 0.4514          | 0.2790                        |              | 0.0593          | 0.0141                        |              | 0.0067          | 0.0003                        | 0.3836                     |                                  |
| \$250,000     |              | 0.7622          | 0.0305                        |              | 0.9799          | 0.0588                        |              | 0.4179          | 0.2583                        |              | 0.0480          | 0.0114                        |              | 0.0057          | 0.0003                        | 0.3593                     |                                  |
| \$275,000     |              | 0.7424          | 0.0297                        |              | 0.9778          | 0.0587                        |              | 0.3881          | 0.2398                        |              | 0.0390          | 0.0093                        |              | 0.0048          | 0.0002                        | 0.3377                     |                                  |
| \$300,000     |              | 0.7234          | 0.0289                        |              | 0.9758          | 0.0585                        |              | 0.3614          | 0.2234                        |              | 0.0319          | 0.0076                        |              | 0.0042          | 0.0002                        | 0.3186                     |                                  |
| \$325,000     |              | 0.7051          | 0.0282                        |              | 0.9738          | 0.0584                        |              | 0.3376          | 0.2086                        |              | 0.0262          | 0.0062                        |              | 0.0036          | 0.0002                        | 0.3016                     |                                  |
| \$350,000     |              | 0.6876          | 0.0275                        |              | 0.9718          | 0.0583                        |              | 0.3163          | 0.1955                        |              | 0.0216          | 0.0051                        |              | 0.0031          | 0.0001                        | 0.2865                     |                                  |
| \$375,000     |              | 0.6706          | 0.0268                        |              | 0.9698          | 0.0582                        |              | 0.2971          | 0.1836                        |              | 0.0180          | 0.0043                        |              | 0.0028          | 0.0001                        | 0.2730                     |                                  |
| \$400,000     |              | 0.6543          | 0.0262                        |              | 0.9678          | 0.0581                        |              | 0.2799          | 0.1730                        |              | 0.0151          | 0.0036                        |              | 0.0024          | 0.0001                        | 0.2610                     |                                  |
| \$425,000     |              | 0.6385          | 0.0255                        |              | 0.9657          | 0.0579                        |              | 0.2643          | 0.1633                        |              | 0.0128          | 0.0030                        |              | 0.0022          | 0.0001                        | 0.2498                     |                                  |
| \$450,000     |              | 0.6234          | 0.0249                        |              | 0.9637          | 0.0578                        |              | 0.2502          | 0.1546                        |              | 0.0110          | 0.0026                        |              | 0.0019          | 0.0001                        | 0.2400                     |                                  |
| \$475,000     |              | 0.6092          | 0.0244                        |              | 0.9617          | 0.0577                        |              | 0.2374          | 0.1467                        |              | 0.0094          | 0.0022                        |              | 0.0017          | 0.0001                        | 0.2311                     |                                  |
| \$500,000     |              | 0.5959          | 0.0238                        |              | 0.9597          | 0.0576                        |              | 0.2257          | 0.1395                        |              | 0.0081          | 0.0019                        |              | 0.0016          | 0.0001                        | 0.2229                     |                                  |
| \$600,000     |              | 0.5490          | 0.0220                        |              | 0.9516          | 0.0571                        |              | 0.1883          | 0.1164                        |              | 0.0018          | 0.0004                        |              | 0.0011          | 0.0000                        | 0.1959                     |                                  |
| \$700,000     |              | 0.5108          | 0.0204                        |              | 0.9436          | 0.0566                        |              | 0.1614          | 0.0998                        |              | 0.0011          | 0.0003                        |              | 0.0008          | 0.0000                        | 0.1771                     |                                  |
| \$800,000     |              | 0.4794          | 0.0192                        |              | 0.9353          | 0.0561                        |              | 0.1413          | 0.0873                        |              | 0.0007          | 0.0002                        |              | 0.0005          | 0.0000                        | 0.1628                     |                                  |
| \$900,000     |              | 0.4530          | 0.0181                        |              | 0.9273          | 0.0556                        |              | 0.1256          | 0.0776                        |              | 0.0005          | 0.0001                        |              | 0.0003          | 0.0000                        | 0.1514                     |                                  |
| \$1,000,000   |              | 0.4304          | 0.0172                        |              | 0.9193          | 0.0552                        |              | 0.1131          | 0.0699                        |              | 0.0004          | 0.0001                        |              | 0.0000          | 0.0000                        | 0.1424                     |                                  |
| \$2,000,000   |              | 0.3015          | 0.0121                        |              | 0.8410          | 0.0505                        |              | 0.0569          | 0.0352                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0978                     |                                  |
| \$3,000,000   |              | 0.2403          | 0.0096                        |              | 0.7665          | 0.0460                        |              | 0.0382          | 0.0236                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0792                     |                                  |
| \$4,000,000   |              | 0.2024          | 0.0081                        |              | 0.6992          | 0.0420                        |              | 0.0288          | 0.0178                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0679                     |                                  |
| \$5,000,000   |              | 0.1758          | 0.0070                        |              | 0.6392          | 0.0384                        |              | 0.0232          | 0.0144                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0598                     |                                  |
| \$6,000,000   |              | 0.1556          | 0.0062                        |              | 0.5858          | 0.0351                        |              | 0.0195          | 0.0121                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0534                     |                                  |
| \$7,000,000   |              | 0.1395          | 0.0056                        |              | 0.5381          | 0.0323                        |              | 0.0169          | 0.0104                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0483                     |                                  |
| \$8,000,000   |              | 0.1262          | 0.0050                        |              | 0.4953          | 0.0297                        |              | 0.0149          | 0.0092                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0439                     |                                  |
| \$9,000,000   |              | 0.1149          | 0.0046                        |              | 0.4568          | 0.0274                        |              | 0.0134          | 0.0083                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0403                     |                                  |
| \$10,000,000  |              | 0.1051          | 0.0042                        |              | 0.4218          | 0.0253                        |              | 0.0121          | 0.0075                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0370                     |                                  |

Death Average Cost Per Case \$670,178  
P.T. Average Cost Per Case \$9,081,371  
P.P. Average Cost Per Case \$245,688  
T.T. Average Cost Per Case \$38,018

Target Cost Ratio 0.9875  
Loss Adjustment Expense 1.000  
Assessment Factor 1.000

## PENNSYLVANIA

Excess Loss Factors Calculation  
Hazard Group G

| LOSS<br>LIMIT | DEATH        |                 |                               | P.T.         |                 |                               | PP           |                 |                               | TT           |                 |                               | M.O          |                 |                               | (1)<br>AVE.<br>EX.<br>RAT. | (2)<br>P.L.R.<br>EXCL.<br>ASSES. |
|---------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|--------------|-----------------|-------------------------------|----------------------------|----------------------------------|
|               | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. | INJ.<br>WGT. | EXCESS<br>RATIO | EXCESS<br>RATIO *<br>INJ. WT. |                            |                                  |
| \$10,000      | 0.022        | 0.9894          | 0.0218                        | 0.085        | 0.9994          | 0.0849                        | 0.633        | 0.9654          | 0.6111                        | 0.219        | 0.7950          | 0.1741                        | 0.041        | 0.2367          | 0.0097                        | 0.9016                     | 0.9880                           |
| \$15,000      |              | 0.9844          | 0.0217                        |              | 0.9991          | 0.0849                        |              | 0.9487          | 0.6005                        |              | 0.7196          | 0.1576                        |              | 0.1707          | 0.0070                        | 0.8717                     |                                  |
| \$20,000      |              | 0.9795          | 0.0215                        |              | 0.9987          | 0.0849                        |              | 0.9324          | 0.5902                        |              | 0.6558          | 0.1436                        |              | 0.1315          | 0.0054                        | 0.8456                     |                                  |
| \$25,000      |              | 0.9746          | 0.0214                        |              | 0.9984          | 0.0849                        |              | 0.9165          | 0.5802                        |              | 0.6007          | 0.1316                        |              | 0.1054          | 0.0043                        | 0.8224                     |                                  |
| \$30,000      |              | 0.9698          | 0.0213                        |              | 0.9981          | 0.0848                        |              | 0.9011          | 0.5704                        |              | 0.5526          | 0.1210                        |              | 0.0870          | 0.0036                        | 0.8011                     |                                  |
| \$35,000      |              | 0.9650          | 0.0212                        |              | 0.9978          | 0.0848                        |              | 0.8860          | 0.5609                        |              | 0.5100          | 0.1117                        |              | 0.0734          | 0.0030                        | 0.7816                     |                                  |
| \$40,000      |              | 0.9603          | 0.0211                        |              | 0.9975          | 0.0848                        |              | 0.8713          | 0.5516                        |              | 0.4722          | 0.1034                        |              | 0.0629          | 0.0026                        | 0.7635                     |                                  |
| \$50,000      |              | 0.9509          | 0.0209                        |              | 0.9969          | 0.0847                        |              | 0.8430          | 0.5336                        |              | 0.4078          | 0.0893                        |              | 0.0482          | 0.0020                        | 0.7305                     |                                  |
| \$75,000      |              | 0.9279          | 0.0204                        |              | 0.9953          | 0.0846                        |              | 0.7776          | 0.4922                        |              | 0.2932          | 0.0642                        |              | 0.0294          | 0.0012                        | 0.6626                     |                                  |
| \$100,000     |              | 0.9054          | 0.0199                        |              | 0.9937          | 0.0845                        |              | 0.7188          | 0.4550                        |              | 0.2187          | 0.0479                        |              | 0.0209          | 0.0009                        | 0.6082                     |                                  |
| \$125,000     |              | 0.8834          | 0.0194                        |              | 0.9921          | 0.0843                        |              | 0.6656          | 0.4213                        |              | 0.1675          | 0.0367                        |              | 0.0160          | 0.0007                        | 0.5624                     |                                  |
| \$150,000     |              | 0.8619          | 0.0190                        |              | 0.9906          | 0.0842                        |              | 0.6171          | 0.3906                        |              | 0.1305          | 0.0286                        |              | 0.0129          | 0.0005                        | 0.5229                     |                                  |
| \$175,000     |              | 0.8410          | 0.0185                        |              | 0.9890          | 0.0841                        |              | 0.5729          | 0.3627                        |              | 0.1032          | 0.0226                        |              | 0.0106          | 0.0004                        | 0.4883                     |                                  |
| \$200,000     |              | 0.8207          | 0.0181                        |              | 0.9874          | 0.0839                        |              | 0.5325          | 0.3371                        |              | 0.0826          | 0.0181                        |              | 0.0089          | 0.0004                        | 0.4576                     |                                  |
| \$225,000     |              | 0.8009          | 0.0176                        |              | 0.9858          | 0.0838                        |              | 0.4957          | 0.3138                        |              | 0.0669          | 0.0146                        |              | 0.0075          | 0.0003                        | 0.4301                     |                                  |
| \$250,000     |              | 0.7818          | 0.0172                        |              | 0.9843          | 0.0837                        |              | 0.4623          | 0.2926                        |              | 0.0546          | 0.0120                        |              | 0.0064          | 0.0003                        | 0.4058                     |                                  |
| \$275,000     |              | 0.7632          | 0.0168                        |              | 0.9827          | 0.0835                        |              | 0.4319          | 0.2734                        |              | 0.0449          | 0.0098                        |              | 0.0055          | 0.0002                        | 0.3837                     |                                  |
| \$300,000     |              | 0.7452          | 0.0164                        |              | 0.9811          | 0.0834                        |              | 0.4044          | 0.2560                        |              | 0.0370          | 0.0081                        |              | 0.0048          | 0.0002                        | 0.3641                     |                                  |
| \$325,000     |              | 0.7279          | 0.0160                        |              | 0.9796          | 0.0833                        |              | 0.3795          | 0.2402                        |              | 0.0306          | 0.0067                        |              | 0.0041          | 0.0002                        | 0.3464                     |                                  |
| \$350,000     |              | 0.7112          | 0.0156                        |              | 0.9780          | 0.0831                        |              | 0.3570          | 0.2260                        |              | 0.0255          | 0.0056                        |              | 0.0036          | 0.0001                        | 0.3304                     |                                  |
| \$375,000     |              | 0.6950          | 0.0153                        |              | 0.9764          | 0.0830                        |              | 0.3365          | 0.2130                        |              | 0.0213          | 0.0047                        |              | 0.0032          | 0.0001                        | 0.3161                     |                                  |
| \$400,000     |              | 0.6794          | 0.0149                        |              | 0.9748          | 0.0829                        |              | 0.3180          | 0.2013                        |              | 0.0180          | 0.0039                        |              | 0.0028          | 0.0001                        | 0.3031                     |                                  |
| \$425,000     |              | 0.6644          | 0.0146                        |              | 0.9733          | 0.0827                        |              | 0.3010          | 0.1905                        |              | 0.0153          | 0.0033                        |              | 0.0025          | 0.0001                        | 0.2912                     |                                  |
| \$450,000     |              | 0.6498          | 0.0143                        |              | 0.9717          | 0.0826                        |              | 0.2856          | 0.1808                        |              | 0.0131          | 0.0029                        |              | 0.0022          | 0.0001                        | 0.2807                     |                                  |
| \$475,000     |              | 0.6356          | 0.0140                        |              | 0.9701          | 0.0825                        |              | 0.2714          | 0.1718                        |              | 0.0112          | 0.0025                        |              | 0.0020          | 0.0001                        | 0.2709                     |                                  |
| \$500,000     |              | 0.6221          | 0.0137                        |              | 0.9685          | 0.0823                        |              | 0.2585          | 0.1636                        |              | 0.0097          | 0.0021                        |              | 0.0018          | 0.0001                        | 0.2618                     |                                  |
| \$600,000     |              | 0.5753          | 0.0127                        |              | 0.9623          | 0.0818                        |              | 0.2163          | 0.1369                        |              | 0.0057          | 0.0012                        |              | 0.0013          | 0.0001                        | 0.2327                     |                                  |
| \$700,000     |              | 0.5354          | 0.0118                        |              | 0.9560          | 0.0813                        |              | 0.1856          | 0.1175                        |              | 0.0011          | 0.0002                        |              | 0.0009          | 0.0000                        | 0.2108                     |                                  |
| \$800,000     |              | 0.5028          | 0.0111                        |              | 0.9497          | 0.0807                        |              | 0.1624          | 0.1028                        |              | 0.0007          | 0.0002                        |              | 0.0007          | 0.0000                        | 0.1948                     |                                  |
| \$900,000     |              | 0.4754          | 0.0105                        |              | 0.9434          | 0.0802                        |              | 0.1444          | 0.0914                        |              | 0.0005          | 0.0001                        |              | 0.0004          | 0.0000                        | 0.1822                     |                                  |
| \$1,000,000   |              | 0.4519          | 0.0099                        |              | 0.9369          | 0.0796                        |              | 0.1300          | 0.0823                        |              | 0.0004          | 0.0001                        |              | 0.0002          | 0.0000                        | 0.1719                     |                                  |
| \$2,000,000   |              | 0.3182          | 0.0070                        |              | 0.8753          | 0.0744                        |              | 0.0653          | 0.0413                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.1227                     |                                  |
| \$3,000,000   |              | 0.2546          | 0.0056                        |              | 0.8149          | 0.0693                        |              | 0.0438          | 0.0277                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.1026                     |                                  |
| \$4,000,000   |              | 0.2152          | 0.0047                        |              | 0.7579          | 0.0644                        |              | 0.0330          | 0.0209                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0900                     |                                  |
| \$5,000,000   |              | 0.1875          | 0.0041                        |              | 0.7054          | 0.0600                        |              | 0.0266          | 0.0168                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0809                     |                                  |
| \$6,000,000   |              | 0.1665          | 0.0037                        |              | 0.6574          | 0.0559                        |              | 0.0223          | 0.0141                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0737                     |                                  |
| \$7,000,000   |              | 0.1499          | 0.0033                        |              | 0.6136          | 0.0522                        |              | 0.0193          | 0.0122                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0677                     |                                  |
| \$8,000,000   |              | 0.1361          | 0.0030                        |              | 0.5736          | 0.0488                        |              | 0.0170          | 0.0108                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0626                     |                                  |
| \$9,000,000   |              | 0.1245          | 0.0027                        |              | 0.5370          | 0.0456                        |              | 0.0152          | 0.0096                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0579                     |                                  |
| \$10,000,000  |              | 0.1144          | 0.0025                        |              | 0.5033          | 0.0428                        |              | 0.0138          | 0.0087                        |              | 0.0000          | 0.0000                        |              | 0.0000          | 0.0000                        | 0.0540                     |                                  |

Death Average Cost Per Case \$740,804  
P.T. Average Cost Per Case \$11,633,236  
P.P Average Cost Per Case \$282,440  
T.T. Average Cost Per Case \$40,513

Target Cost Ratio 0.9875  
Loss Adjustment Expense 1.000  
Assessment Factor 1.000

Pennsylvania  
Excess Loss Factor Study

| Loss<br>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             |          |          |          |          |          |          |                                               |        |        |        |        |        |        |
|                    | (10)                                | (11)       | (12)       | (13)       | (14)       | (15)       | (16)       | 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   |
|                    | Pg3 Col(1)                          | Pg4 Col(1) | Pg5 Col(1) | Pg6 Col(1) | Pg7 Col(1) | Pg8 Col(1) | Pg9 Col(1) | (10)*LBA               | (11)*LBA | (12)*LBA | (13)*LBA | (14)*LBA | (15)*LBA | (16)*LBA | (24)                                          | (25)   | (26)   | (27)   | (28)   | (29)   | (30)   |
|                    |                                     |            |            |            |            |            |            | 0.9875                 |          |          |          |          |          |          | Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF) |        |        |        |        |        |        |
| \$10,000           | 0.7187                              | 0.7616     | 0.8105     | 0.8297     | 0.8541     | 0.8889     | 0.9016     | 0.7097                 | 0.7521   | 0.8004   | 0.8193   | 0.8434   | 0.8778   | 0.8903   | 0.715                                         | 0.757  | 0.805  | 0.824  | 0.848  | 0.883  | 0.895  |
| \$15,000           | 0.6573                              | 0.7067     | 0.7613     | 0.7857     | 0.8124     | 0.8555     | 0.8717     | 0.6491                 | 0.6979   | 0.7518   | 0.7759   | 0.8022   | 0.8448   | 0.8608   | 0.654                                         | 0.703  | 0.757  | 0.781  | 0.807  | 0.850  | 0.866  |
| \$20,000           | 0.6075                              | 0.6614     | 0.7198     | 0.7486     | 0.7771     | 0.8266     | 0.8456     | 0.5999                 | 0.6531   | 0.7108   | 0.7392   | 0.7674   | 0.8163   | 0.8350   | 0.605                                         | 0.658  | 0.716  | 0.744  | 0.772  | 0.821  | 0.840  |
| \$25,000           | 0.5653                              | 0.6226     | 0.6839     | 0.7162     | 0.7460     | 0.8010     | 0.8224     | 0.5582                 | 0.6148   | 0.6754   | 0.7072   | 0.7367   | 0.7910   | 0.8121   | 0.563                                         | 0.620  | 0.680  | 0.712  | 0.742  | 0.796  | 0.817  |
| \$30,000           | 0.5290                              | 0.5887     | 0.6520     | 0.6871     | 0.7182     | 0.7775     | 0.8011     | 0.5224                 | 0.5813   | 0.6439   | 0.6785   | 0.7092   | 0.7678   | 0.7911   | 0.527                                         | 0.586  | 0.649  | 0.684  | 0.714  | 0.773  | 0.796  |
| \$35,000           | 0.4971                              | 0.5586     | 0.6235     | 0.6611     | 0.6928     | 0.7560     | 0.7816     | 0.4909                 | 0.5516   | 0.6157   | 0.6528   | 0.6841   | 0.7466   | 0.7718   | 0.496                                         | 0.557  | 0.621  | 0.658  | 0.689  | 0.752  | 0.777  |
| \$40,000           | 0.4687                              | 0.5315     | 0.5974     | 0.6373     | 0.6697     | 0.7362     | 0.7635     | 0.4628                 | 0.5249   | 0.5899   | 0.6293   | 0.6613   | 0.7270   | 0.7540   | 0.468                                         | 0.530  | 0.595  | 0.634  | 0.666  | 0.732  | 0.759  |
| \$50,000           | 0.4203                              | 0.4846     | 0.5516     | 0.5948     | 0.6285     | 0.7003     | 0.7305     | 0.4150                 | 0.4785   | 0.5447   | 0.5874   | 0.6206   | 0.6915   | 0.7214   | 0.420                                         | 0.484  | 0.550  | 0.592  | 0.626  | 0.697  | 0.726  |
| \$75,000           | 0.3308                              | 0.3952     | 0.4624     | 0.5108     | 0.5465     | 0.6268     | 0.6626     | 0.3267                 | 0.3903   | 0.4566   | 0.5044   | 0.5397   | 0.6190   | 0.6543   | 0.332                                         | 0.395  | 0.462  | 0.509  | 0.545  | 0.624  | 0.659  |
| \$100,000          | 0.2685                              | 0.3304     | 0.3957     | 0.4466     | 0.4838     | 0.5686     | 0.6082     | 0.2651                 | 0.3263   | 0.3908   | 0.4410   | 0.4778   | 0.5615   | 0.6006   | 0.270                                         | 0.331  | 0.396  | 0.446  | 0.483  | 0.567  | 0.606  |
| \$125,000          | 0.2229                              | 0.2811     | 0.3432     | 0.3949     | 0.4328     | 0.5202     | 0.5624     | 0.2201                 | 0.2776   | 0.3389   | 0.3900   | 0.4274   | 0.5137   | 0.5554   | 0.225                                         | 0.283  | 0.344  | 0.395  | 0.432  | 0.519  | 0.560  |
| \$150,000          | 0.1890                              | 0.2426     | 0.3014     | 0.3522     | 0.3905     | 0.4786     | 0.5229     | 0.1866                 | 0.2396   | 0.2976   | 0.3478   | 0.3856   | 0.4726   | 0.5164   | 0.192                                         | 0.245  | 0.303  | 0.353  | 0.391  | 0.478  | 0.521  |
| \$175,000          | 0.1629                              | 0.2125     | 0.2672     | 0.3168     | 0.3547     | 0.4427     | 0.4883     | 0.1609                 | 0.2098   | 0.2639   | 0.3128   | 0.3503   | 0.4372   | 0.4822   | 0.166                                         | 0.215  | 0.269  | 0.318  | 0.355  | 0.442  | 0.487  |
| \$200,000          | 0.1427                              | 0.1885     | 0.2393     | 0.2873     | 0.3241     | 0.4112     | 0.4576     | 0.1409                 | 0.1861   | 0.2363   | 0.2837   | 0.3200   | 0.4061   | 0.4519   | 0.146                                         | 0.191  | 0.241  | 0.289  | 0.325  | 0.411  | 0.457  |
| \$225,000          | 0.1264                              | 0.1689     | 0.2163     | 0.2623     | 0.2980     | 0.3836     | 0.4301     | 0.1248                 | 0.1668   | 0.2136   | 0.2590   | 0.2943   | 0.3788   | 0.4247   | 0.130                                         | 0.172  | 0.219  | 0.264  | 0.299  | 0.384  | 0.430  |
| \$250,000          | 0.1136                              | 0.1528     | 0.1971     | 0.2410     | 0.2755     | 0.3593     | 0.4058     | 0.1122                 | 0.1509   | 0.1946   | 0.2380   | 0.2721   | 0.3548   | 0.4007   | 0.117                                         | 0.156  | 0.200  | 0.243  | 0.277  | 0.360  | 0.406  |
| \$275,000          | 0.1032                              | 0.1397     | 0.1809     | 0.2229     | 0.2559     | 0.3377     | 0.3837     | 0.1019                 | 0.1380   | 0.1786   | 0.2201   | 0.2527   | 0.3335   | 0.3789   | 0.107                                         | 0.143  | 0.184  | 0.225  | 0.258  | 0.339  | 0.384  |
| \$300,000          | 0.0946                              | 0.1286     | 0.1670     | 0.2073     | 0.2388     | 0.3186     | 0.3641     | 0.0934                 | 0.1270   | 0.1649   | 0.2047   | 0.2358   | 0.3146   | 0.3595   | 0.098                                         | 0.132  | 0.170  | 0.210  | 0.241  | 0.320  | 0.365  |
| \$325,000          | 0.0875                              | 0.1193     | 0.1555     | 0.1937     | 0.2241     | 0.3016     | 0.3464     | 0.0864                 | 0.1178   | 0.1536   | 0.1913   | 0.2213   | 0.2978   | 0.3421   | 0.091                                         | 0.123  | 0.159  | 0.196  | 0.226  | 0.303  | 0.347  |
| \$350,000          | 0.0815                              | 0.1115     | 0.1455     | 0.1821     | 0.2112     | 0.2865     | 0.3304     | 0.0805                 | 0.1101   | 0.1437   | 0.1798   | 0.2086   | 0.2829   | 0.3263   | 0.086                                         | 0.115  | 0.149  | 0.185  | 0.214  | 0.288  | 0.331  |
| \$375,000          | 0.0764                              | 0.1046     | 0.1367     | 0.1718     | 0.1995     | 0.2730     | 0.3161     | 0.0754                 | 0.1033   | 0.1350   | 0.1697   | 0.1970   | 0.2696   | 0.3121   | 0.080                                         | 0.108  | 0.140  | 0.175  | 0.202  | 0.275  | 0.317  |
| \$400,000          | 0.0720                              | 0.0987     | 0.1291     | 0.1628     | 0.1894     | 0.2610     | 0.3031     | 0.0711                 | 0.0975   | 0.1275   | 0.1608   | 0.1870   | 0.2577   | 0.2993   | 0.076                                         | 0.103  | 0.133  | 0.166  | 0.192  | 0.263  | 0.304  |
| \$425,000          | 0.0681                              | 0.0936     | 0.1224     | 0.1547     | 0.1803     | 0.2498     | 0.2912     | 0.0672                 | 0.0924   | 0.1209   | 0.1528   | 0.1780   | 0.2467   | 0.2876   | 0.072                                         | 0.097  | 0.126  | 0.158  | 0.183  | 0.252  | 0.293  |
| \$450,000          | 0.0646                              | 0.0885     | 0.1165     | 0.1476     | 0.1723     | 0.2400     | 0.2807     | 0.0638                 | 0.0874   | 0.1150   | 0.1458   | 0.1701   | 0.2370   | 0.2772   | 0.069                                         | 0.092  | 0.120  | 0.151  | 0.175  | 0.242  | 0.282  |
| \$475,000          | 0.0616                              | 0.0846     | 0.1107     | 0.1412     | 0.1648     | 0.2311     | 0.2709     | 0.0608                 | 0.0835   | 0.1093   | 0.1394   | 0.1627   | 0.2282   | 0.2675   | 0.066                                         | 0.089  | 0.114  | 0.144  | 0.168  | 0.233  | 0.273  |
| \$500,000          | 0.0590                              | 0.0811     | 0.1061     | 0.1356     | 0.1583     | 0.2229     | 0.2618     | 0.0583                 | 0.0801   | 0.1048   | 0.1339   | 0.1563   | 0.2201   | 0.2585   | 0.063                                         | 0.085  | 0.110  | 0.139  | 0.161  | 0.225  | 0.264  |
| \$600,000          | 0.0504                              | 0.0698     | 0.0914     | 0.1171     | 0.1370     | 0.1959     | 0.2327     | 0.0498                 | 0.0689   | 0.0903   | 0.1156   | 0.1353   | 0.1935   | 0.2298   | 0.055                                         | 0.074  | 0.095  | 0.121  | 0.140  | 0.199  | 0.235  |
| \$700,000          | 0.0445                              | 0.0615     | 0.0809     | 0.1042     | 0.1222     | 0.1771     | 0.2108     | 0.0439                 | 0.0607   | 0.0799   | 0.1029   | 0.1207   | 0.1749   | 0.2082   | 0.049                                         | 0.066  | 0.085  | 0.108  | 0.126  | 0.180  | 0.213  |
| \$800,000          | 0.0398                              | 0.0554     | 0.0730     | 0.0946     | 0.1111     | 0.1628     | 0.1948     | 0.0393                 | 0.0547   | 0.0721   | 0.0934   | 0.1097   | 0.1608   | 0.1924   | 0.044                                         | 0.060  | 0.077  | 0.098  | 0.115  | 0.166  | 0.197  |
| \$900,000          | 0.0363                              | 0.0506     | 0.0668     | 0.0873     | 0.1025     | 0.1514     | 0.1822     | 0.0358                 | 0.0500   | 0.0660   | 0.0862   | 0.1012   | 0.1495   | 0.1799   | 0.041                                         | 0.055  | 0.071  | 0.091  | 0.106  | 0.155  | 0.185  |
| \$1,000,000        | 0.0335                              | 0.0467     | 0.0617     | 0.0810     | 0.0954     | 0.1424     | 0.1719     | 0.0331                 | 0.0461   | 0.0609   | 0.0800   | 0.0942   | 0.1406   | 0.1698   | 0.0381                                        | 0.0511 | 0.0659 | 0.0850 | 0.0992 | 0.1456 | 0.1748 |
| \$2,000,000        | 0.0196                              | 0.0281     | 0.0377     | 0.0514     | 0.0617     | 0.0978     | 0.1227     | 0.0194                 | 0.0277   | 0.0372   | 0.0508   | 0.0609   | 0.0966   | 0.1212   | 0.0244                                        | 0.0327 | 0.0422 | 0.0558 | 0.0659 | 0.1016 | 0.1262 |
| \$3,000,000        | 0.0144                              | 0.0208     | 0.0282     | 0.0395     | 0.0482     | 0.0792     | 0.1026     | 0.0142                 | 0.0205   | 0.0278   | 0.0390   | 0.0476   | 0.0782   | 0.1013   | 0.0192                                        | 0.0255 | 0.0328 | 0.0440 | 0.0526 | 0.0832 | 0.1063 |
| \$4,000,000        | 0.0113                              | 0.0166     | 0.0228     | 0.0324     | 0.0402     | 0.0679     | 0.0900     | 0.0112                 | 0.0164   | 0.0225   | 0.0320   | 0.0397   | 0.0671   | 0.0889   | 0.0162                                        | 0.0214 | 0.0275 | 0.0370 | 0.0447 | 0.0721 | 0.0939 |
| \$5,000,000        | 0.0093                              | 0.0138     | 0.0190     | 0.0276     | 0.0348     | 0.0598     | 0.0809     | 0.0092                 | 0.0136   | 0.0188   | 0.0273   | 0.0344   | 0.0591   | 0.0799   | 0.0138                                        | 0.0186 | 0.0238 | 0.0323 | 0.0394 | 0.0641 | 0.0849 |
| \$6,000,000        | 0.0078                              | 0.0116     | 0.0163     | 0.0239     | 0.0305     | 0.0534     | 0.0737     | 0.0077                 | 0.0115   | 0.0161   | 0.0236   | 0.0301   | 0.0527   | 0.0728   | 0.0116                                        | 0.0165 | 0.0211 | 0.0286 | 0.0351 | 0.0577 | 0.0778 |
| \$7,000,000        | 0.0066                              | 0.0100     | 0.0141     | 0.0211     | 0.0271     | 0.0483     | 0.0677     | 0.0065                 | 0.0099   | 0.0139   | 0.0208   | 0.0268   | 0.0477   | 0.0669   | 0.0098                                        | 0.0149 | 0.0189 | 0.0258 | 0.0318 | 0.0527 | 0.0719 |
| \$8,000,000        | 0.0057                              | 0.0086     | 0.0124     | 0.0187     | 0.0243     | 0.0439     | 0.0626     | 0.0056                 | 0.0085   | 0.0122   | 0.0185   | 0.0240   | 0.0434   | 0.0618   | 0.0084                                        | 0.0128 | 0.0172 | 0.0235 | 0.0290 | 0.0484 | 0.0668 |
| \$9,000,000        | 0.0048                              | 0.0075     | 0.0109     | 0.0167     | 0.0220     | 0.0403     | 0.0579     | 0.0047                 | 0.0074   | 0.0108   | 0.0165   | 0.0217   | 0.0398   | 0.0572   | 0.0071                                        | 0.0111 | 0.0158 | 0.0215 | 0.0267 | 0.0448 | 0.0622 |
| \$10,000,000       | 0.0041                              | 0.0064     | 0.0097     | 0.0149     | 0.0199     | 0.0370     | 0.0540     | 0.0040                 | 0.0063   | 0.0096   | 0.0147   | 0.0197   | 0.0365   | 0.0533   | 0.0060                                        | 0.0095 | 0.0144 | 0.0197 | 0.0247 | 0.0415 | 0.0583 |

PENNSYLVANIA  
EXCESS LOSS FACTOR STUDY  
PROPOSED EFFECTIVE DATE: 4/1/26  
USING PENNSYLVANIA EMPIRICAL DATA

| Per<br>Accident<br>Limit | 2026 Excess Loss Factors* |        |        |        |        |        |        | 2025 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                 | 0.715                     | 0.757  | 0.805  | 0.824  | 0.848  | 0.883  | 0.895  | 0.705                            | 0.749  | 0.797  | 0.819  | 0.848  | 0.881  | 0.894  | 1.4%              | 1.1%  | 1.0%  | 0.6%  | 0.0%  | 0.2%  | 0.1%  |
| \$15,000                 | 0.654                     | 0.703  | 0.757  | 0.781  | 0.807  | 0.850  | 0.866  | 0.644                            | 0.694  | 0.748  | 0.775  | 0.807  | 0.848  | 0.864  | 1.6%              | 1.3%  | 1.2%  | 0.8%  | 0.0%  | 0.2%  | 0.2%  |
| \$20,000                 | 0.605                     | 0.658  | 0.716  | 0.744  | 0.772  | 0.821  | 0.840  | 0.595                            | 0.649  | 0.707  | 0.739  | 0.773  | 0.819  | 0.839  | 1.7%              | 1.4%  | 1.3%  | 0.7%  | -0.1% | 0.2%  | 0.1%  |
| \$25,000                 | 0.563                     | 0.620  | 0.680  | 0.712  | 0.742  | 0.796  | 0.817  | 0.554                            | 0.611  | 0.672  | 0.707  | 0.743  | 0.794  | 0.816  | 1.6%              | 1.5%  | 1.2%  | 0.7%  | -0.1% | 0.3%  | 0.1%  |
| \$30,000                 | 0.527                     | 0.586  | 0.649  | 0.684  | 0.714  | 0.773  | 0.796  | 0.519                            | 0.577  | 0.640  | 0.678  | 0.717  | 0.771  | 0.795  | 1.5%              | 1.6%  | 1.4%  | 0.9%  | -0.4% | 0.3%  | 0.1%  |
| \$35,000                 | 0.496                     | 0.557  | 0.621  | 0.658  | 0.689  | 0.752  | 0.777  | 0.487                            | 0.548  | 0.612  | 0.653  | 0.692  | 0.750  | 0.776  | 1.8%              | 1.6%  | 1.5%  | 0.8%  | -0.4% | 0.3%  | 0.1%  |
| \$40,000                 | 0.468                     | 0.530  | 0.595  | 0.634  | 0.666  | 0.732  | 0.759  | 0.460                            | 0.521  | 0.587  | 0.629  | 0.670  | 0.731  | 0.758  | 1.7%              | 1.7%  | 1.4%  | 0.8%  | -0.6% | 0.1%  | 0.1%  |
| \$50,000                 | 0.420                     | 0.484  | 0.550  | 0.592  | 0.626  | 0.697  | 0.726  | 0.413                            | 0.476  | 0.542  | 0.588  | 0.630  | 0.696  | 0.726  | 1.7%              | 1.7%  | 1.5%  | 0.7%  | -0.6% | 0.1%  | 0.0%  |
| \$75,000                 | 0.332                     | 0.395  | 0.462  | 0.509  | 0.545  | 0.624  | 0.659  | 0.326                            | 0.388  | 0.455  | 0.507  | 0.551  | 0.625  | 0.661  | 1.8%              | 1.8%  | 1.5%  | 0.4%  | -1.1% | -0.2% | -0.3% |
| \$100,000                | 0.270                     | 0.331  | 0.396  | 0.446  | 0.483  | 0.567  | 0.606  | 0.265                            | 0.325  | 0.391  | 0.444  | 0.491  | 0.568  | 0.609  | 1.9%              | 1.8%  | 1.3%  | 0.5%  | -1.6% | -0.2% | -0.5% |
| \$125,000                | 0.225                     | 0.283  | 0.344  | 0.395  | 0.432  | 0.519  | 0.560  | 0.222                            | 0.278  | 0.340  | 0.394  | 0.441  | 0.521  | 0.565  | 1.4%              | 1.8%  | 1.2%  | 0.3%  | -2.0% | -0.4% | -0.9% |
| \$150,000                | 0.192                     | 0.245  | 0.303  | 0.353  | 0.391  | 0.478  | 0.521  | 0.190                            | 0.241  | 0.300  | 0.353  | 0.400  | 0.482  | 0.527  | 1.1%              | 1.7%  | 1.0%  | 0.0%  | -2.3% | -0.8% | -1.1% |
| \$175,000                | 0.166                     | 0.215  | 0.269  | 0.318  | 0.355  | 0.442  | 0.487  | 0.165                            | 0.212  | 0.267  | 0.319  | 0.364  | 0.447  | 0.493  | 0.6%              | 1.4%  | 0.7%  | -0.3% | -2.5% | -1.1% | -1.2% |
| \$200,000                | 0.146                     | 0.191  | 0.241  | 0.289  | 0.325  | 0.411  | 0.457  | 0.145                            | 0.190  | 0.240  | 0.290  | 0.334  | 0.416  | 0.464  | 0.7%              | 0.5%  | 0.4%  | -0.3% | -2.7% | -1.2% | -1.5% |
| \$225,000                | 0.130                     | 0.172  | 0.219  | 0.264  | 0.299  | 0.384  | 0.430  | 0.130                            | 0.170  | 0.218  | 0.266  | 0.309  | 0.389  | 0.437  | 0.0%              | 1.2%  | 0.5%  | -0.8% | -3.2% | -1.3% | -1.6% |
| \$250,000                | 0.117                     | 0.156  | 0.200  | 0.243  | 0.277  | 0.360  | 0.406  | 0.117                            | 0.155  | 0.199  | 0.246  | 0.287  | 0.366  | 0.414  | 0.0%              | 0.6%  | 0.5%  | -1.2% | -3.5% | -1.6% | -1.9% |
| \$275,000                | 0.107                     | 0.143  | 0.184  | 0.225  | 0.258  | 0.339  | 0.384  | 0.107                            | 0.142  | 0.184  | 0.228  | 0.267  | 0.345  | 0.392  | 0.0%              | 0.7%  | 0.0%  | -1.3% | -3.4% | -1.7% | -2.0% |
| \$300,000                | 0.098                     | 0.132  | 0.170  | 0.210  | 0.241  | 0.320  | 0.365  | 0.099                            | 0.131  | 0.170  | 0.212  | 0.250  | 0.326  | 0.373  | -1.0%             | 0.8%  | 0.0%  | -0.9% | -3.6% | -1.8% | -2.1% |
| \$325,000                | 0.091                     | 0.123  | 0.159  | 0.196  | 0.226  | 0.303  | 0.347  | 0.092                            | 0.122  | 0.159  | 0.199  | 0.235  | 0.309  | 0.356  | -1.1%             | 0.8%  | 0.0%  | -1.5% | -3.8% | -1.9% | -2.5% |
| \$350,000                | 0.086                     | 0.115  | 0.149  | 0.185  | 0.214  | 0.288  | 0.331  | 0.086                            | 0.115  | 0.149  | 0.187  | 0.221  | 0.294  | 0.340  | 0.0%              | 0.0%  | 0.0%  | -1.1% | -3.2% | -2.0% | -2.6% |
| \$375,000                | 0.080                     | 0.108  | 0.140  | 0.175  | 0.202  | 0.275  | 0.317  | 0.081                            | 0.108  | 0.140  | 0.177  | 0.210  | 0.281  | 0.326  | -1.2%             | 0.0%  | 0.0%  | -1.1% | -3.8% | -2.1% | -2.8% |
| \$400,000                | 0.076                     | 0.103  | 0.133  | 0.166  | 0.192  | 0.263  | 0.304  | 0.077                            | 0.102  | 0.133  | 0.168  | 0.199  | 0.268  | 0.313  | -1.3%             | 1.0%  | 0.0%  | -1.2% | -3.5% | -1.9% | -2.9% |
| \$425,000                | 0.072                     | 0.097  | 0.126  | 0.158  | 0.183  | 0.252  | 0.293  | 0.073                            | 0.097  | 0.126  | 0.160  | 0.190  | 0.257  | 0.301  | -1.4%             | 0.0%  | 0.0%  | -1.3% | -3.7% | -1.9% | -2.7% |
| \$450,000                | 0.069                     | 0.092  | 0.120  | 0.151  | 0.175  | 0.242  | 0.282  | 0.069                            | 0.092  | 0.121  | 0.153  | 0.181  | 0.247  | 0.290  | 0.0%              | 0.0%  | -0.8% | -1.3% | -3.3% | -2.0% | -2.8% |
| \$475,000                | 0.066                     | 0.089  | 0.114  | 0.144  | 0.168  | 0.233  | 0.273  | 0.066                            | 0.088  | 0.115  | 0.147  | 0.174  | 0.238  | 0.280  | 0.0%              | 1.1%  | -0.9% | -2.0% | -3.4% | -2.1% | -2.5% |
| \$500,000                | 0.063                     | 0.085  | 0.110  | 0.139  | 0.161  | 0.225  | 0.264  | 0.064                            | 0.085  | 0.110  | 0.141  | 0.167  | 0.230  | 0.271  | -1.6%             | 0.0%  | 0.0%  | -1.4% | -3.6% | -2.2% | -2.6% |
| \$600,000                | 0.055                     | 0.074  | 0.095  | 0.121  | 0.140  | 0.199  | 0.235  | 0.055                            | 0.074  | 0.095  | 0.122  | 0.145  | 0.202  | 0.240  | 0.0%              | 0.0%  | 0.0%  | -0.8% | -3.4% | -1.5% | -2.1% |
| \$700,000                | 0.049                     | 0.066  | 0.085  | 0.108  | 0.126  | 0.180  | 0.213  | 0.049                            | 0.066  | 0.085  | 0.109  | 0.129  | 0.183  | 0.218  | 0.0%              | 0.0%  | 0.0%  | -0.9% | -2.3% | -1.6% | -2.3% |
| \$800,000                | 0.044                     | 0.060  | 0.077  | 0.098  | 0.115  | 0.166  | 0.197  | 0.045                            | 0.060  | 0.077  | 0.100  | 0.118  | 0.168  | 0.201  | -2.2%             | 0.0%  | 0.0%  | -2.0% | -2.5% | -1.2% | -2.0% |
| \$900,000                | 0.041                     | 0.055  | 0.071  | 0.091  | 0.106  | 0.155  | 0.185  | 0.041                            | 0.055  | 0.071  | 0.092  | 0.109  | 0.156  | 0.188  | 0.0%              | 0.0%  | 0.0%  | -1.1% | -2.8% | -0.6% | -1.6% |
| \$1,000,000              | 0.0381                    | 0.0511 | 0.0659 | 0.0850 | 0.0992 | 0.1456 | 0.1748 | 0.0383                           | 0.0513 | 0.0662 | 0.0858 | 0.1017 | 0.1470 | 0.1778 | -0.5%             | -0.4% | -0.5% | -0.9% | -2.5% | -1.0% | -1.7% |
| \$2,000,000              | 0.0244                    | 0.0327 | 0.0422 | 0.0558 | 0.0659 | 0.1016 | 0.1262 | 0.0247                           | 0.0329 | 0.0424 | 0.0561 | 0.0668 | 0.1012 | 0.1265 | -1.2%             | -0.6% | -0.5% | -0.5% | -1.3% | 0.4%  | -0.2% |
| \$3,000,000              | 0.0192                    | 0.0255 | 0.0328 | 0.0440 | 0.0526 | 0.0832 | 0.1063 | 0.0195                           | 0.0258 | 0.0332 | 0.0444 | 0.0530 | 0.0823 | 0.1054 | -1.5%             | -1.2% | -1.2% | -0.9% | -0.8% | 1.1%  | 0.9%  |
| \$4,000,000              | 0.0162                    | 0.0214 | 0.0275 | 0.0370 | 0.0447 | 0.0721 | 0.0939 | 0.0165                           | 0.0219 | 0.0279 | 0.0375 | 0.0450 | 0.0708 | 0.0922 | -1.8%             | -2.3% | -1.4% | -1.3% | -0.7% | 1.8%  | 1.8%  |
| \$5,000,000              | 0.0138                    | 0.0186 | 0.0238 | 0.0323 | 0.0394 | 0.0641 | 0.0849 | 0.0144                           | 0.0190 | 0.0242 | 0.0326 | 0.0393 | 0.0625 | 0.0827 | -4.2%             | -2.1% | -1.7% | -0.9% | 0.3%  | 2.6%  | 2.7%  |
| \$6,000,000              | 0.0116                    | 0.0165 | 0.0211 | 0.0286 | 0.0351 | 0.0577 | 0.0778 | 0.0123                           | 0.0169 | 0.0215 | 0.0291 | 0.0352 | 0.0563 | 0.0753 | -5.7%             | -2.4% | -1.9% | -1.7% | -0.3% | 2.5%  | 3.3%  |
| \$7,000,000              | 0.0098                    | 0.0147 | 0.0189 | 0.0258 | 0.0318 | 0.0527 | 0.0719 | 0.0105                           | 0.0154 | 0.0195 | 0.0262 | 0.0318 | 0.0513 | 0.0691 | -6.7%             | -4.5% | -3.1% | -1.5% | 0.0%  | 2.7%  | 4.1%  |
| \$8,000,000              | 0.0084                    | 0.0128 | 0.0172 | 0.0235 | 0.0290 | 0.0484 | 0.0668 | 0.0092                           | 0.0137 | 0.0177 | 0.0239 | 0.0292 | 0.0470 | 0.0638 | -8.7%             | -6.6% | -2.8% | -1.7% | -0.7% | 3.0%  | 4.7%  |
| \$9,000,000              | 0.0071                    | 0.0111 | 0.0158 | 0.0215 | 0.0267 | 0.0448 | 0.0622 | 0.0078                           | 0.0119 | 0.0163 | 0.0220 | 0.0267 | 0.0434 | 0.0595 | -9.0%             | -6.7% | -3.1% | -2.3% | 0.0%  | 3.2%  | 4.5%  |
| \$10,000,000             | 0.0060                    | 0.0095 | 0.0144 | 0.0197 | 0.0247 | 0.0415 | 0.0583 | 0.0066                           | 0.0104 | 0.0151 | 0.0203 | 0.0249 | 0.0402 | 0.0553 | -9.1%             | -8.7% | -4.6% | -3.0% | -0.8% | 3.2%  | 5.4%  |

\* Adjusted