

**Exhibit 23
As Filed**

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 those 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

PENNSYLVANIA
Effective:4/1/23

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

I.	Injury Type	Average Cost Per Case						
		Fatal	P.T.	PP	T.T.	MO		
		534,409	8,184,096	163,594	28,358	1,675		
II.	Injury Type	A	B	C	D	E	F	G
	Fatal	425,485	447,966	473,657	503,961	540,350	581,176	628,096
	P.T.	4,939,822	5,582,701	6,375,657	7,395,304	8,717,479	10,423,012	12,687,516
	PP	100,512	117,301	136,895	159,761	186,447	217,590	253,935
	T.T.	24,239	25,576	26,986	28,475	30,045	31,703	33,451
	MO	1,373	1,481	1,598	1,724	1,860	2,006	2,164

Exhibit II

Combined Injury Weights

	Hazard Group A			Hazard Group B			Hazard Group C			Hazard Group D		
Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	Type of Injury	Total Incurred Losses	Injury Weights	
Death	2,273,400	0.010	Death	7,303,747	0.011	Death	18,680,473	0.012	Death	32,194,700	0.015	
P.T.	2,668,285	0.012	P.T.	11,112,970	0.017	P.T.	33,838,090	0.022	P.T.	68,117,504	0.032	
PP	97,588,658	0.429	PP	340,130,852	0.512	PP	884,618,518	0.568	PP	1,305,523,028	0.608	
T.T.	85,707,182	0.377	T.T.	213,800,587	0.322	T.T.	457,671,598	0.294	T.T.	538,724,646	0.251	
Medical Only	39,102,481	0.172	Medical Only	91,628,823	0.138	Medical Only	161,897,436	0.104	Medical Only	201,753,453	0.094	
Total	227,340,006		Total	663,976,979		Total	1,556,706,115		Total	2,146,313,331		

	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	18,777,812	0.018	Death	46,207,543	0.038	Death	18,717,989	0.032	
P.T.	38,324,450	0.037	P.T.	75,071,426	0.062	P.T.	50,735,682	0.087	
PP	648,108,884	0.621	PP	776,120,153	0.638	PP	382,702,741	0.654	
T.T.	266,018,997	0.255	T.T.	259,005,438	0.213	T.T.	108,798,308	0.186	
Medical Only	71,981,611	0.069	Medical Only	59,583,411	0.049	Medical Only	23,982,423	0.041	
Total	1,043,211,754		Total	1,215,987,971		Total	584,937,143		

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Excess Loss Factors Calculation
Hazard Group A

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.														
\$10,000	0.010	0.9806	0.0098	0.012	0.9974	0.0120	0.429	0.9097	0.3903	0.377	0.6984	0.2633	0.172	0.1454	0.0250	0.7004	0.9860
\$15,000		0.9714	0.0097		0.9961	0.0120		0.8702	0.3733		0.6048	0.2280		0.1005	0.0173	0.6403	
\$20,000		0.9625	0.0096		0.9948	0.0119		0.8339	0.3577		0.5308	0.2001		0.0763	0.0131	0.5924	
\$25,000		0.9536	0.0095		0.9935	0.0119		0.8003	0.3433		0.4705	0.1774		0.0611	0.0105	0.5526	
\$30,000		0.9449	0.0094		0.9922	0.0119		0.7689	0.3299		0.4203	0.1585		0.0507	0.0087	0.5184	
\$35,000		0.9362	0.0094		0.9910	0.0119		0.7396	0.3173		0.3781	0.1425		0.0432	0.0074	0.4885	
\$40,000		0.9277	0.0093		0.9897	0.0119		0.7120	0.3054		0.3421	0.1290		0.0375	0.0064	0.4620	
\$50,000		0.9110	0.0091		0.9872	0.0118		0.6612	0.2837		0.2841	0.1071		0.0294	0.0051	0.4168	
\$75,000		0.8705	0.0087		0.9810	0.0118		0.5545	0.2379		0.1884	0.0710		0.0154	0.0027	0.3321	
\$100,000		0.8319	0.0083		0.9748	0.0117		0.4711	0.2021		0.1306	0.0492		0.0110	0.0019	0.2732	
\$125,000		0.7950	0.0080		0.9687	0.0116		0.4063	0.1743		0.0941	0.0355		0.0085	0.0015	0.2309	
\$150,000		0.7596	0.0076		0.9627	0.0116		0.3546	0.1521		0.0699	0.0264		0.0069	0.0012	0.1989	
\$175,000		0.7253	0.0073		0.9570	0.0115		0.3117	0.1337		0.0533	0.0201		0.0057	0.0010	0.1736	
\$200,000		0.6920	0.0069		0.9514	0.0114		0.2760	0.1184		0.0413	0.0156		0.0047	0.0008	0.1531	
\$225,000		0.6598	0.0066		0.9457	0.0113		0.2470	0.1060		0.0326	0.0123		0.0040	0.0007	0.1369	
\$250,000		0.6292	0.0063		0.9401	0.0113		0.2232	0.0958		0.0261	0.0098		0.0033	0.0006	0.1238	
\$275,000		0.6002	0.0060		0.9345	0.0112		0.2028	0.0870		0.0212	0.0080		0.0028	0.0005	0.1127	
\$300,000		0.5726	0.0057		0.9288	0.0111		0.1866	0.0801		0.0173	0.0065		0.0024	0.0004	0.1038	
\$325,000		0.5461	0.0055		0.9232	0.0111		0.1721	0.0738		0.0142	0.0053		0.0021	0.0004	0.0961	
\$350,000		0.5209	0.0052		0.9172	0.0110		0.1599	0.0686		0.0117	0.0044		0.0018	0.0003	0.0895	
\$375,000		0.4975	0.0050		0.9114	0.0109		0.1493	0.0640		0.0099	0.0037		0.0015	0.0003	0.0839	
\$400,000		0.4761	0.0048		0.9058	0.0109		0.1400	0.0601		0.0084	0.0032		0.0013	0.0002	0.0792	
\$425,000		0.4560	0.0046		0.9004	0.0108		0.1319	0.0566		0.0071	0.0027		0.0011	0.0002	0.0749	
\$450,000		0.4378	0.0044		0.8950	0.0107		0.1246	0.0535		0.0061	0.0023		0.0009	0.0002	0.0711	
\$475,000		0.4213	0.0042		0.8896	0.0107		0.1181	0.0507		0.0052	0.0020		0.0008	0.0001	0.0677	
\$500,000		0.4062	0.0041		0.8843	0.0106		0.1123	0.0482		0.0046	0.0017		0.0007	0.0001	0.0647	
\$600,000		0.3567	0.0036		0.8631	0.0104		0.0938	0.0402		0.0027	0.0010		0.0003	0.0001	0.0553	
\$700,000		0.3194	0.0032		0.8420	0.0101		0.0806	0.0346		0.0018	0.0007		0.0001	0.0000	0.0486	
\$800,000		0.2901	0.0029		0.8213	0.0099		0.0706	0.0303		0.0012	0.0005		0.0000	0.0000	0.0436	
\$900,000		0.2664	0.0027		0.8010	0.0096		0.0629	0.0270		0.0009	0.0003		0.0000	0.0000	0.0396	
\$1,000,000		0.2467	0.0025		0.7813	0.0094		0.0567	0.0243		0.0007	0.0003		0.0000	0.0000	0.0365	
\$2,000,000		0.1473	0.0015		0.6172	0.0074		0.0288	0.0123		0.0001	0.0000		0.0000	0.0000	0.0212	
\$3,000,000		0.1080	0.0011		0.5011	0.0060		0.0195	0.0084		0.0001	0.0000		0.0000	0.0000	0.0155	
\$4,000,000		0.0861	0.0009		0.4149	0.0050		0.0149	0.0064		0.0000	0.0000		0.0000	0.0000	0.0123	
\$5,000,000		0.0718	0.0007		0.3481	0.0042		0.0121	0.0052		0.0000	0.0000		0.0000	0.0000	0.0101	
\$6,000,000		0.0616	0.0006		0.2948	0.0035		0.0102	0.0044		0.0000	0.0000		0.0000	0.0000	0.0085	
\$7,000,000		0.0537	0.0005		0.2512	0.0030		0.0087	0.0037		0.0000	0.0000		0.0000	0.0000	0.0072	
\$8,000,000		0.0473	0.0005		0.2150	0.0026		0.0075	0.0032		0.0000	0.0000		0.0000	0.0000	0.0063	
\$9,000,000		0.0420	0.0004		0.1845	0.0022		0.0065	0.0028		0.0000	0.0000		0.0000	0.0000	0.0054	
\$10,000,000		0.0374	0.0004		0.1586	0.0019		0.0056	0.0024		0.0000	0.0000		0.0000	0.0000	0.0047	

Death Average Cost Per Case	\$425,485	Target Cost Ratio	0.9857
P.T. Average Cost Per Case	\$4,939,822	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$100,512	Assessment Factor	1.000
T.T. Average Cost Per Case	\$24,239		

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Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH			P.T.			PP			T.T.			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.														
\$10,000	0.011	0.9815	0.0108	0.017	0.9977	0.0170	0.512	0.9216	0.4719	0.322	0.7097	0.2285	0.138	0.1553	0.0214	0.7496	0.9860
\$15,000		0.9728	0.0107		0.9966	0.0169		0.8868	0.4540		0.6179	0.1990		0.1079	0.0149	0.6955	
\$20,000		0.9642	0.0106		0.9954	0.0169		0.8544	0.4374		0.5450	0.1755		0.0821	0.0113	0.6517	
\$25,000		0.9558	0.0105		0.9943	0.0169		0.8241	0.4219		0.4852	0.1562		0.0659	0.0091	0.6146	
\$30,000		0.9475	0.0104		0.9931	0.0169		0.7957	0.4074		0.4351	0.1401		0.0548	0.0076	0.5824	
\$35,000		0.9393	0.0103		0.9920	0.0169		0.7690	0.3937		0.3927	0.1265		0.0467	0.0065	0.5539	
\$40,000		0.9311	0.0102		0.9909	0.0168		0.7437	0.3808		0.3565	0.1148		0.0406	0.0056	0.5282	
\$50,000		0.9151	0.0101		0.9886	0.0168		0.6970	0.3569		0.2978	0.0959		0.0319	0.0044	0.4841	
\$75,000		0.8765	0.0096		0.9832	0.0167		0.5972	0.3058		0.2003	0.0645		0.0170	0.0023	0.3989	
\$100,000		0.8395	0.0092		0.9777	0.0166		0.5163	0.2643		0.1405	0.0453		0.0120	0.0017	0.3371	
\$125,000		0.8041	0.0088		0.9722	0.0165		0.4510	0.2309		0.1022	0.0329		0.0093	0.0013	0.2904	
\$150,000		0.7701	0.0085		0.9668	0.0164		0.3983	0.2039		0.0765	0.0246		0.0075	0.0010	0.2544	
\$175,000		0.7372	0.0081		0.9616	0.0163		0.3547	0.1816		0.0587	0.0189		0.0062	0.0009	0.2258	
\$200,000		0.7052	0.0078		0.9566	0.0163		0.3174	0.1625		0.0459	0.0148		0.0052	0.0007	0.2021	
\$225,000		0.6742	0.0074		0.9516	0.0162		0.2855	0.1462		0.0364	0.0117		0.0044	0.0006	0.1821	
\$250,000		0.6444	0.0071		0.9466	0.0161		0.2587	0.1325		0.0293	0.0094		0.0038	0.0005	0.1656	
\$275,000		0.6160	0.0068		0.9416	0.0160		0.2364	0.1210		0.0239	0.0077		0.0032	0.0004	0.1519	
\$300,000		0.5890	0.0065		0.9366	0.0159		0.2171	0.1112		0.0196	0.0063		0.0028	0.0004	0.1403	
\$325,000		0.5633	0.0062		0.9316	0.0158		0.2003	0.1026		0.0162	0.0052		0.0024	0.0003	0.1301	
\$350,000		0.5385	0.0059		0.9271	0.0158		0.1867	0.0956		0.0134	0.0043		0.0021	0.0003	0.1219	
\$375,000		0.5149	0.0057		0.9215	0.0157		0.1741	0.0891		0.0113	0.0036		0.0018	0.0002	0.1143	
\$400,000		0.4932	0.0054		0.9162	0.0156		0.1632	0.0836		0.0096	0.0031		0.0015	0.0002	0.1079	
\$425,000		0.4730	0.0052		0.9112	0.0155		0.1537	0.0787		0.0082	0.0026		0.0013	0.0002	0.1022	
\$450,000		0.4542	0.0050		0.9062	0.0154		0.1452	0.0744		0.0070	0.0023		0.0012	0.0002	0.0973	
\$475,000		0.4370	0.0048		0.9014	0.0153		0.1377	0.0705		0.0052	0.0017		0.0010	0.0001	0.0924	
\$500,000		0.4214	0.0046		0.8966	0.0152		0.1308	0.0670		0.0046	0.0015		0.0009	0.0001	0.0884	
\$600,000		0.3700	0.0041		0.8777	0.0149		0.1093	0.0559		0.0027	0.0009		0.0005	0.0001	0.0759	
\$700,000		0.3314	0.0036		0.8590	0.0146		0.0938	0.0480		0.0018	0.0006		0.0002	0.0000	0.0668	
\$800,000		0.3011	0.0033		0.8404	0.0143		0.0822	0.0421		0.0012	0.0004		0.0001	0.0000	0.0601	
\$900,000		0.2765	0.0030		0.8221	0.0140		0.0732	0.0375		0.0009	0.0003		0.0000	0.0000	0.0548	
\$1,000,000		0.2561	0.0028		0.8041	0.0137		0.0660	0.0338		0.0007	0.0002		0.0000	0.0000	0.0505	
\$2,000,000		0.1532	0.0017		0.6499	0.0110		0.0334	0.0171		0.0001	0.0000		0.0000	0.0000	0.0298	
\$3,000,000		0.1124	0.0012		0.5371	0.0091		0.0226	0.0116		0.0001	0.0000		0.0000	0.0000	0.0219	
\$4,000,000		0.0897	0.0010		0.4517	0.0077		0.0172	0.0088		0.0000	0.0000		0.0000	0.0000	0.0175	
\$5,000,000		0.0749	0.0008		0.3846	0.0065		0.0140	0.0072		0.0000	0.0000		0.0000	0.0000	0.0145	
\$6,000,000		0.0643	0.0007		0.3304	0.0056		0.0118	0.0060		0.0000	0.0000		0.0000	0.0000	0.0123	
\$7,000,000		0.0562	0.0006		0.2856	0.0049		0.0102	0.0052		0.0000	0.0000		0.0000	0.0000	0.0107	
\$8,000,000		0.0497	0.0005		0.2481	0.0042		0.0089	0.0045		0.0000	0.0000		0.0000	0.0000	0.0092	
\$9,000,000		0.0443	0.0005		0.2162	0.0037		0.0078	0.0040		0.0000	0.0000		0.0000	0.0000	0.0082	
\$10,000,000		0.0396	0.0004		0.1888	0.0032		0.0069	0.0035		0.0000	0.0000		0.0000	0.0000	0.0071	

Death Average Cost Per Case	\$447,966	Target Cost Ratio	0.9857
P.T. Average Cost Per Case	\$5,582,701	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$117,301	Assessment Factor	1.000
T.T. Average Cost Per Case	\$25,576		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group C

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.	
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.															
\$10,000	0.012	0.9825	0.0118	0.022	0.9980	0.0220	0.568	0.9321	0.5294	0.294	0.7208	0.2119	0.104	0.1658	0.0172	0.7923	0.9860	
\$15,000		0.9742	0.0117		0.9970	0.0219		0.9014	0.5120		0.6309	0.1855			0.1157	0.0120	0.7431	
\$20,000		0.9661	0.0116		0.9960	0.0219		0.8726	0.4957		0.5590	0.1644			0.0883	0.0092	0.7028	
\$25,000		0.9581	0.0115		0.9950	0.0219		0.8455	0.4803		0.4997	0.1469			0.0711	0.0074	0.6680	
\$30,000		0.9502	0.0114		0.9940	0.0219		0.8200	0.4657		0.4499	0.1323			0.0592	0.0062	0.6375	
\$35,000		0.9424	0.0113		0.9930	0.0218		0.7958	0.4520		0.4075	0.1198			0.0506	0.0053	0.6102	
\$40,000		0.9346	0.0112		0.9920	0.0218		0.7728	0.4389		0.3710	0.1091			0.0440	0.0046	0.5856	
\$50,000		0.9194	0.0110		0.9900	0.0218		0.7300	0.4146		0.3116	0.0916			0.0347	0.0036	0.5426	
\$75,000		0.8826	0.0106		0.9852	0.0217		0.6374	0.3621		0.2124	0.0624			0.0187	0.0019	0.4587	
\$100,000		0.8474	0.0102		0.9804	0.0216		0.5605	0.3184		0.1509	0.0444			0.0131	0.0014	0.3960	
\$125,000		0.8136	0.0098		0.9756	0.0215		0.4963	0.2819		0.1107	0.0325			0.0101	0.0011	0.3468	
\$150,000		0.7811	0.0094		0.9708	0.0214		0.4429	0.2516		0.0836	0.0246			0.0082	0.0009	0.3079	
\$175,000		0.7496	0.0090		0.9661	0.0213		0.3984	0.2263		0.0645	0.0190			0.0068	0.0007	0.2763	
\$200,000		0.7190	0.0086		0.9616	0.0212		0.3605	0.2048		0.0507	0.0149			0.0058	0.0006	0.2501	
\$225,000		0.6892	0.0083		0.9572	0.0211		0.3276	0.1861		0.0405	0.0119			0.0049	0.0005	0.2279	
\$250,000		0.6604	0.0079		0.9528	0.0210		0.2987	0.1696		0.0327	0.0096			0.0042	0.0004	0.2085	
\$275,000		0.6327	0.0076		0.9484	0.0209		0.2735	0.1554		0.0268	0.0079			0.0037	0.0004	0.1922	
\$300,000		0.6064	0.0073		0.9440	0.0208		0.2520	0.1431		0.0222	0.0065			0.0032	0.0003	0.1780	
\$325,000		0.5813	0.0070		0.9397	0.0207		0.2336	0.1327		0.0184	0.0054			0.0028	0.0003	0.1661	
\$350,000		0.5572	0.0067		0.9353	0.0206		0.2172	0.1234		0.0154	0.0045			0.0024	0.0003	0.1555	
\$375,000		0.5340	0.0064		0.9309	0.0205		0.2026	0.1151		0.0129	0.0038			0.0021	0.0002	0.1460	
\$400,000		0.5119	0.0061		0.9271	0.0204		0.1904	0.1082		0.0110	0.0032			0.0018	0.0002	0.1381	
\$425,000		0.4916	0.0059		0.9221	0.0203		0.1792	0.1018		0.0095	0.0028			0.0016	0.0002	0.1310	
\$450,000		0.4726	0.0057		0.9175	0.0202		0.1693	0.0962		0.0081	0.0024			0.0014	0.0001	0.1246	
\$475,000		0.4547	0.0055		0.9130	0.0201		0.1604	0.0911		0.0070	0.0021			0.0012	0.0001	0.1189	
\$500,000		0.4384	0.0053		0.9086	0.0200		0.1525	0.0866		0.0046	0.0013			0.0011	0.0001	0.1133	
\$600,000		0.3850	0.0046		0.8918	0.0196		0.1273	0.0723		0.0027	0.0008			0.0006	0.0001	0.0974	
\$700,000		0.3449	0.0041		0.8753	0.0193		0.1093	0.0621		0.0018	0.0005			0.0003	0.0000	0.0860	
\$800,000		0.3134	0.0038		0.8589	0.0189		0.0958	0.0544		0.0012	0.0004			0.0002	0.0000	0.0775	
\$900,000		0.2879	0.0035		0.8426	0.0185		0.0853	0.0484		0.0009	0.0003			0.0000	0.0000	0.0707	
\$1,000,000		0.2667	0.0032		0.8265	0.0182		0.0769	0.0437		0.0007	0.0002			0.0000	0.0000	0.0653	
\$2,000,000		0.1598	0.0019		0.6838	0.0150		0.0389	0.0221		0.0001	0.0000			0.0000	0.0000	0.0390	
\$3,000,000		0.1173	0.0014		0.5753	0.0127		0.0262	0.0149		0.0001	0.0000			0.0000	0.0000	0.0290	
\$4,000,000		0.0937	0.0011		0.4914	0.0108		0.0199	0.0113		0.0000	0.0000			0.0000	0.0000	0.0232	
\$5,000,000		0.0784	0.0009		0.4245	0.0093		0.0162	0.0092		0.0000	0.0000			0.0000	0.0000	0.0194	
\$6,000,000		0.0674	0.0008		0.3698	0.0081		0.0136	0.0078		0.0000	0.0000			0.0000	0.0000	0.0167	
\$7,000,000		0.0591	0.0007		0.3241	0.0071		0.0118	0.0067		0.0000	0.0000			0.0000	0.0000	0.0145	
\$8,000,000		0.0524	0.0006		0.2854	0.0063		0.0104	0.0059		0.0000	0.0000			0.0000	0.0000	0.0128	
\$9,000,000		0.0468	0.0006		0.2523	0.0055		0.0092	0.0052		0.0000	0.0000			0.0000	0.0000	0.0113	
\$10,000,000		0.0421	0.0005		0.2235	0.0049		0.0083	0.0047		0.0000	0.0000			0.0000	0.0000	0.0101	

Death Average Cost Per Case	\$473,657	Target Cost Ratio	0.9857
P.T. Average Cost Per Case	\$6,375,657	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$136,895	Assessment Factor	1.000
T.T. Average Cost Per Case	\$26,986		

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Excess Loss Factors Calculation
Hazard Group D

LOSS LIMIT	DEATH			P.T.			PP			T.T.			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.														
\$10,000	0.015	0.9835	0.0148	0.032	0.9983	0.0319	0.608	0.9413	0.5723	0.251	0.7316	0.1836	0.094	0.1768	0.0166	0.8192	0.9860
\$15,000		0.9757	0.0146		0.9974	0.0319		0.9144	0.5559		0.6436	0.1615			0.1240	0.0117	0.7756
\$20,000		0.9680	0.0145		0.9966	0.0319		0.8889	0.5405		0.5729	0.1438			0.0949	0.0089	0.7396
\$25,000		0.9605	0.0144		0.9957	0.0319		0.8648	0.5258		0.5142	0.1291			0.0766	0.0072	0.7084
\$30,000		0.9530	0.0143		0.9948	0.0318		0.8418	0.5118		0.4646	0.1166			0.0639	0.0060	0.6805
\$35,000		0.9456	0.0142		0.9940	0.0318		0.8200	0.4986		0.4222	0.1060			0.0547	0.0051	0.6557
\$40,000		0.9384	0.0141		0.9931	0.0318		0.7992	0.4859		0.3856	0.0968			0.0476	0.0045	0.6331
\$50,000		0.9240	0.0139		0.9914	0.0317		0.7602	0.4622		0.3257	0.0817			0.0376	0.0035	0.5930
\$75,000		0.8891	0.0133		0.9872	0.0316		0.6750	0.4104		0.2248	0.0564			0.0241	0.0023	0.5140
\$100,000		0.8557	0.0128		0.9831	0.0315		0.6029	0.3665		0.1616	0.0406			0.0143	0.0013	0.4527
\$125,000		0.8236	0.0124		0.9789	0.0313		0.5410	0.3290		0.1197	0.0300			0.0110	0.0010	0.4037
\$150,000		0.7927	0.0119		0.9748	0.0312		0.4881	0.2968		0.0910	0.0228			0.0090	0.0008	0.3635
\$175,000		0.7628	0.0114		0.9706	0.0311		0.4430	0.2693		0.0708	0.0178			0.0075	0.0007	0.3303
\$200,000		0.7336	0.0110		0.9666	0.0309		0.4044	0.2459		0.0560	0.0141			0.0064	0.0006	0.3025
\$225,000		0.7052	0.0106		0.9626	0.0308		0.3709	0.2255		0.0450	0.0113			0.0055	0.0005	0.2787
\$250,000		0.6776	0.0102		0.9588	0.0307		0.3413	0.2075		0.0365	0.0092			0.0047	0.0004	0.2580
\$275,000		0.6509	0.0098		0.9551	0.0306		0.3148	0.1914		0.0300	0.0075			0.0041	0.0004	0.2397
\$300,000		0.6253	0.0094		0.9513	0.0304		0.2912	0.1770		0.0249	0.0063			0.0036	0.0003	0.2234
\$325,000		0.6009	0.0090		0.9475	0.0303		0.2703	0.1643		0.0209	0.0052			0.0032	0.0003	0.2091
\$350,000		0.5775	0.0087		0.9437	0.0302		0.2521	0.1533		0.0175	0.0044			0.0028	0.0003	0.1969
\$375,000		0.5549	0.0083		0.9400	0.0301		0.2361	0.1436		0.0148	0.0037			0.0024	0.0002	0.1859
\$400,000		0.5331	0.0080		0.9362	0.0300		0.2218	0.1348		0.0126	0.0032			0.0021	0.0002	0.1762
\$425,000		0.5124	0.0077		0.9324	0.0298		0.2087	0.1269		0.0108	0.0027			0.0019	0.0002	0.1673
\$450,000		0.4932	0.0074		0.9287	0.0297		0.1971	0.1198		0.0094	0.0024			0.0017	0.0002	0.1595
\$475,000		0.4752	0.0071		0.9251	0.0296		0.1873	0.1139		0.0081	0.0020			0.0015	0.0001	0.1527
\$500,000		0.4582	0.0069		0.9210	0.0295		0.1778	0.1081		0.0071	0.0018			0.0013	0.0001	0.1464
\$600,000		0.4024	0.0060		0.9057	0.0290		0.1483	0.0902		0.0027	0.0007			0.0008	0.0001	0.1260
\$700,000		0.3605	0.0054		0.8912	0.0285		0.1273	0.0774		0.0018	0.0004			0.0005	0.0000	0.1117
\$800,000		0.3277	0.0049		0.8770	0.0281		0.1116	0.0678		0.0012	0.0003			0.0003	0.0000	0.1011
\$900,000		0.3011	0.0045		0.8628	0.0276		0.0993	0.0604		0.0009	0.0002			0.0001	0.0000	0.0927
\$1,000,000		0.2790	0.0042		0.8488	0.0272		0.0895	0.0544		0.0007	0.0002			0.0000	0.0000	0.0860
\$2,000,000		0.1674	0.0025		0.7194	0.0230		0.0452	0.0275		0.0001	0.0000			0.0000	0.0000	0.0530
\$3,000,000		0.1230	0.0018		0.6167	0.0197		0.0304	0.0185		0.0001	0.0000			0.0000	0.0000	0.0400
\$4,000,000		0.0984	0.0015		0.5352	0.0171		0.0231	0.0140		0.0000	0.0000			0.0000	0.0000	0.0326
\$5,000,000		0.0824	0.0012		0.4691	0.0150		0.0187	0.0114		0.0000	0.0000			0.0000	0.0000	0.0276
\$6,000,000		0.0710	0.0011		0.4143	0.0133		0.0158	0.0096		0.0000	0.0000			0.0000	0.0000	0.0240
\$7,000,000		0.0624	0.0009		0.3680	0.0118		0.0136	0.0083		0.0000	0.0000			0.0000	0.0000	0.0210
\$8,000,000		0.0554	0.0008		0.3285	0.0105		0.0120	0.0073		0.0000	0.0000			0.0000	0.0000	0.0186
\$9,000,000		0.0497	0.0007		0.2942	0.0094		0.0108	0.0065		0.0000	0.0000			0.0000	0.0000	0.0166
\$10,000,000		0.0448	0.0007		0.2642	0.0085		0.0097	0.0059		0.0000	0.0000			0.0000	0.0000	0.0151

Death Average Cost Per Case	\$503,961	Target Cost Ratio	0.9857
P.T. Average Cost Per Case	\$7,395,304	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$159,761	Assessment Factor	1.000
T.T. Average Cost Per Case	\$28,475		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH			P.T.			PP			T.T			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.														
\$10,000	0.018	0.9845	0.0177	0.037	0.9985	0.0369	0.621	0.9493	0.5895	0.255	0.7421	0.1892	0.069	0.1883	0.0130	0.8463	0.9860
\$15,000		0.9773	0.0176		0.9978	0.0369		0.9257	0.5749		0.6561	0.1673		0.1327	0.0092	0.8059	
\$20,000		0.9701	0.0175		0.9971	0.0369		0.9033	0.5610		0.5865	0.1496		0.1020	0.0070	0.7720	
\$25,000		0.9630	0.0173		0.9963	0.0369		0.8819	0.5477		0.5286	0.1348		0.0824	0.0057	0.7424	
\$30,000		0.9560	0.0172		0.9956	0.0368		0.8615	0.5350		0.4793	0.1222		0.0689	0.0048	0.7160	
\$35,000		0.9491	0.0171		0.9949	0.0368		0.8419	0.5228		0.4370	0.1114		0.0591	0.0041	0.6922	
\$40,000		0.9423	0.0170		0.9941	0.0368		0.8231	0.5112		0.4003	0.1021		0.0515	0.0036	0.6707	
\$50,000		0.9288	0.0167		0.9927	0.0367		0.7878	0.4892		0.3399	0.0867		0.0408	0.0028	0.6321	
\$75,000		0.8961	0.0161		0.9891	0.0366		0.7097	0.4407		0.2374	0.0605		0.0262	0.0018	0.5557	
\$100,000		0.8646	0.0156		0.9855	0.0365		0.6427	0.3991		0.1728	0.0441		0.0157	0.0011	0.4964	
\$125,000		0.8343	0.0150		0.9821	0.0363		0.5843	0.3629		0.1291	0.0329		0.0121	0.0008	0.4479	
\$150,000		0.8050	0.0145		0.9786	0.0362		0.5330	0.3310		0.0989	0.0252		0.0098	0.0007	0.4076	
\$175,000		0.7767	0.0140		0.9750	0.0361		0.4882	0.3032		0.0774	0.0197		0.0082	0.0006	0.3736	
\$200,000		0.7492	0.0135		0.9715	0.0359		0.4491	0.2789		0.0616	0.0157		0.0070	0.0005	0.3445	
\$225,000		0.7224	0.0130		0.9680	0.0358		0.4149	0.2577		0.0498	0.0127		0.0060	0.0004	0.3196	
\$250,000		0.6961	0.0125		0.9646	0.0357		0.3848	0.2390		0.0407	0.0104		0.0053	0.0004	0.2980	
\$275,000		0.6706	0.0121		0.9614	0.0356		0.3579	0.2222		0.0336	0.0086		0.0046	0.0003	0.2788	
\$300,000		0.6459	0.0116		0.9581	0.0355		0.3335	0.2071		0.0280	0.0071		0.0041	0.0003	0.2616	
\$325,000		0.6222	0.0112		0.9550	0.0353		0.3114	0.1933		0.0235	0.0060		0.0036	0.0002	0.2460	
\$350,000		0.5995	0.0108		0.9518	0.0352		0.2913	0.1809		0.0199	0.0051		0.0032	0.0002	0.2322	
\$375,000		0.5777	0.0104		0.9486	0.0351		0.2732	0.1697		0.0169	0.0043		0.0028	0.0002	0.2197	
\$400,000		0.5566	0.0100		0.9453	0.0350		0.2571	0.1597		0.0144	0.0037		0.0025	0.0002	0.2086	
\$425,000		0.5362	0.0097		0.9421	0.0349		0.2428	0.1508		0.0124	0.0032		0.0022	0.0002	0.1988	
\$450,000		0.5167	0.0093		0.9390	0.0347		0.2299	0.1427		0.0107	0.0027		0.0020	0.0001	0.1895	
\$475,000		0.4984	0.0090		0.9358	0.0346		0.2180	0.1353		0.0094	0.0024		0.0018	0.0001	0.1814	
\$500,000		0.4814	0.0087		0.9325	0.0345		0.2070	0.1285		0.0082	0.0021		0.0016	0.0001	0.1739	
\$600,000		0.4229	0.0076		0.9195	0.0340		0.1729	0.1074		0.0027	0.0007		0.0010	0.0001	0.1498	
\$700,000		0.3789	0.0068		0.9066	0.0335		0.1484	0.0921		0.0018	0.0005		0.0006	0.0000	0.1329	
\$800,000		0.3444	0.0062		0.8943	0.0331		0.1300	0.0807		0.0012	0.0003		0.0004	0.0000	0.1203	
\$900,000		0.3165	0.0057		0.8822	0.0326		0.1157	0.0718		0.0009	0.0002		0.0002	0.0000	0.1103	
\$1,000,000		0.2934	0.0053		0.8701	0.0322		0.1043	0.0647		0.0007	0.0002		0.0001	0.0000	0.1024	
\$2,000,000		0.1764	0.0032		0.7559	0.0280		0.0526	0.0327		0.0001	0.0000		0.0000	0.0000	0.0639	
\$3,000,000		0.1298	0.0023		0.6604	0.0244		0.0354	0.0220		0.0001	0.0000		0.0000	0.0000	0.0487	
\$4,000,000		0.1039	0.0019		0.5824	0.0216		0.0268	0.0166		0.0000	0.0000		0.0000	0.0000	0.0401	
\$5,000,000		0.0872	0.0016		0.5180	0.0192		0.0216	0.0134		0.0000	0.0000		0.0000	0.0000	0.0342	
\$6,000,000		0.0752	0.0014		0.4637	0.0172		0.0182	0.0113		0.0000	0.0000		0.0000	0.0000	0.0299	
\$7,000,000		0.0662	0.0012		0.4174	0.0154		0.0158	0.0098		0.0000	0.0000		0.0000	0.0000	0.0264	
\$8,000,000		0.0590	0.0011		0.3773	0.0140		0.0139	0.0086		0.0000	0.0000		0.0000	0.0000	0.0237	
\$9,000,000		0.0531	0.0010		0.3422	0.0127		0.0125	0.0077		0.0000	0.0000		0.0000	0.0000	0.0214	
\$10,000,000		0.0480	0.0009		0.3113	0.0115		0.0113	0.0070		0.0000	0.0000		0.0000	0.0000	0.0194	

Death Average Cost Per Case	\$540,350	Target Cost Ratio	0.9857
P.T. Average Cost Per Case	\$8,717,479	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$186,447	Assessment Factor	1.000
T.T. Average Cost Per Case	\$30,045		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group F

LOSS LIMIT	DEATH			P.T.			PP			T.T.			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.														
\$10,000	0.038	0.9856	0.0375	0.062	0.9988	0.0619	0.638	0.9562	0.6101	0.213	0.7523	0.1602	0.049	0.2004	0.0098	0.8795	0.9860
\$15,000		0.9788	0.0372		0.9982	0.0619		0.9357	0.5970		0.6683	0.1423		0.1420	0.0070	0.8454	
\$20,000		0.9721	0.0369		0.9976	0.0618		0.9160	0.5844		0.6000	0.1278		0.1094	0.0054	0.8163	
\$25,000		0.9655	0.0367		0.9969	0.0618		0.8971	0.5724		0.5428	0.1156		0.0887	0.0043	0.7908	
\$30,000		0.9590	0.0364		0.9963	0.0618		0.8790	0.5608		0.4940	0.1052		0.0743	0.0036	0.7678	
\$35,000		0.9525	0.0362		0.9957	0.0617		0.8615	0.5496		0.4518	0.0962		0.0638	0.0031	0.7468	
\$40,000		0.9461	0.0360		0.9951	0.0617		0.8447	0.5389		0.4150	0.0884		0.0557	0.0027	0.7277	
\$50,000		0.9335	0.0355		0.9939	0.0616		0.8128	0.5186		0.3542	0.0754		0.0442	0.0022	0.6933	
\$75,000		0.9029	0.0343		0.9908	0.0614		0.7416	0.4731		0.2503	0.0533		0.0285	0.0014	0.6235	
\$100,000		0.8733	0.0332		0.9878	0.0612		0.6799	0.4338		0.1842	0.0392		0.0173	0.0008	0.5682	
\$125,000		0.8448	0.0321		0.9849	0.0611		0.6253	0.3990		0.1390	0.0296		0.0132	0.0006	0.5224	
\$150,000		0.8172	0.0311		0.9820	0.0609		0.5767	0.3679		0.1073	0.0228		0.0107	0.0005	0.4832	
\$175,000		0.7905	0.0300		0.9791	0.0607		0.5331	0.3401		0.0845	0.0180		0.0089	0.0004	0.4492	
\$200,000		0.7646	0.0291		0.9761	0.0605		0.4943	0.3154		0.0677	0.0144		0.0077	0.0004	0.4198	
\$225,000		0.7393	0.0281		0.9732	0.0603		0.4598	0.2934		0.0550	0.0117		0.0066	0.0003	0.3938	
\$250,000		0.7145	0.0272		0.9702	0.0602		0.4291	0.2738		0.0451	0.0096		0.0058	0.0003	0.3711	
\$275,000		0.6902	0.0262		0.9674	0.0600		0.4017	0.2563		0.0374	0.0080		0.0051	0.0003	0.3508	
\$300,000		0.6666	0.0253		0.9645	0.0598		0.3769	0.2405		0.0313	0.0067		0.0045	0.0002	0.3325	
\$325,000		0.6438	0.0245		0.9618	0.0596		0.3543	0.2261		0.0265	0.0056		0.0040	0.0002	0.3160	
\$350,000		0.6218	0.0236		0.9591	0.0595		0.3336	0.2128		0.0225	0.0048		0.0036	0.0002	0.3009	
\$375,000		0.6007	0.0228		0.9564	0.0593		0.3145	0.2006		0.0192	0.0041		0.0032	0.0002	0.2870	
\$400,000		0.5804	0.0221		0.9538	0.0591		0.2969	0.1894		0.0165	0.0035		0.0029	0.0001	0.2742	
\$425,000		0.5607	0.0213		0.9511	0.0590		0.2808	0.1791		0.0142	0.0030		0.0026	0.0001	0.2625	
\$450,000		0.5415	0.0206		0.9484	0.0588		0.2662	0.1698		0.0123	0.0026		0.0023	0.0001	0.2519	
\$475,000		0.5231	0.0199		0.9457	0.0586		0.2529	0.1614		0.0107	0.0023		0.0021	0.0001	0.2423	
\$500,000		0.5056	0.0192		0.9430	0.0585		0.2410	0.1537		0.0094	0.0020		0.0018	0.0001	0.2335	
\$600,000		0.4454	0.0169		0.9323	0.0578		0.2013	0.1284		0.0027	0.0006		0.0012	0.0001	0.2038	
\$700,000		0.3991	0.0152		0.9215	0.0571		0.1730	0.1104		0.0018	0.0004		0.0008	0.0000	0.1831	
\$800,000		0.3629	0.0138		0.9105	0.0564		0.1515	0.0966		0.0012	0.0003		0.0005	0.0000	0.1671	
\$900,000		0.3335	0.0127		0.9000	0.0558		0.1348	0.0860		0.0009	0.0002		0.0003	0.0000	0.1547	
\$1,000,000		0.3092	0.0118		0.8898	0.0552		0.1214	0.0775		0.0007	0.0001		0.0002	0.0000	0.1446	
\$2,000,000		0.1862	0.0071		0.7915	0.0491		0.0613	0.0391		0.0001	0.0000		0.0000	0.0000	0.0953	
\$3,000,000		0.1372	0.0052		0.7048	0.0437		0.0411	0.0262		0.0001	0.0000		0.0000	0.0000	0.0751	
\$4,000,000		0.1100	0.0042		0.6317	0.0392		0.0311	0.0198		0.0000	0.0000		0.0000	0.0000	0.0632	
\$5,000,000		0.0924	0.0035		0.5698	0.0353		0.0251	0.0160		0.0000	0.0000		0.0000	0.0000	0.0548	
\$6,000,000		0.0798	0.0030		0.5169	0.0320		0.0211	0.0134		0.0000	0.0000		0.0000	0.0000	0.0484	
\$7,000,000		0.0704	0.0027		0.4711	0.0292		0.0182	0.0116		0.0000	0.0000		0.0000	0.0000	0.0435	
\$8,000,000		0.0628	0.0024		0.4310	0.0267		0.0161	0.0103		0.0000	0.0000		0.0000	0.0000	0.0394	
\$9,000,000		0.0567	0.0022		0.3955	0.0245		0.0144	0.0092		0.0000	0.0000		0.0000	0.0000	0.0359	
\$10,000,000		0.0515	0.0020		0.3640	0.0226		0.0131	0.0083		0.0000	0.0000		0.0000	0.0000	0.0329	

Death Average Cost Per Case	\$581,176	Target Cost Ratio	0.9857
P.T. Average Cost Per Case	\$10,423,012	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$217,590	Assessment Factor	1.000
T.T. Average Cost Per Case	\$31,703		

PENNSYLVANIA

Excess Loss Factors Calculation
Hazard Group G

LOSS LIMIT	DEATH			P.T.			PP			TT			M.O			(1) AVE. EX. RAT.	(2) P.L.R. EXCL. ASSES.
	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.														
\$10,000	0.032	0.9866	0.0316	0.087	0.9990	0.0869	0.654	0.9623	0.6293	0.186	0.7623	0.1418	0.041	0.2130	0.0087	0.8983	0.9860
\$15,000		0.9803	0.0314		0.9985	0.0869		0.9444	0.6177		0.6803	0.1265		0.1518	0.0062	0.8687	
\$20,000		0.9741	0.0312		0.9980	0.0868		0.9272	0.6064		0.6132	0.1141		0.1174	0.0048	0.8433	
\$25,000		0.9679	0.0310		0.9975	0.0868		0.9106	0.5955		0.5569	0.1036		0.0953	0.0039	0.8208	
\$30,000		0.9619	0.0308		0.9970	0.0867		0.8945	0.5850		0.5085	0.0946		0.0800	0.0033	0.8004	
\$35,000		0.9559	0.0306		0.9965	0.0867		0.8790	0.5749		0.4665	0.0868		0.0688	0.0028	0.7818	
\$40,000		0.9499	0.0304		0.9960	0.0867		0.8640	0.5650		0.4298	0.0799		0.0602	0.0025	0.7645	
\$50,000		0.9382	0.0300		0.9950	0.0866		0.8354	0.5463		0.3687	0.0686		0.0478	0.0020	0.7335	
\$75,000		0.9096	0.0291		0.9924	0.0863		0.7708	0.5041		0.2634	0.0490		0.0310	0.0013	0.6698	
\$100,000		0.8820	0.0282		0.9900	0.0861		0.7142	0.4671		0.1960	0.0365		0.0191	0.0008	0.6187	
\$125,000		0.8553	0.0274		0.9875	0.0859		0.6637	0.4341		0.1493	0.0278		0.0144	0.0006	0.5758	
\$150,000		0.8295	0.0265		0.9851	0.0857		0.6181	0.4043		0.1161	0.0216		0.0116	0.0005	0.5386	
\$175,000		0.8044	0.0257		0.9827	0.0855		0.5767	0.3772		0.0920	0.0171		0.0098	0.0004	0.5059	
\$200,000		0.7800	0.0250		0.9803	0.0853		0.5391	0.3526		0.0741	0.0138		0.0084	0.0003	0.4770	
\$225,000		0.7562	0.0242		0.9779	0.0851		0.5051	0.3303		0.0605	0.0113		0.0073	0.0003	0.4512	
\$250,000		0.7330	0.0235		0.9755	0.0849		0.4742	0.3101		0.0500	0.0093		0.0064	0.0003	0.4281	
\$275,000		0.7101	0.0227		0.9731	0.0847		0.4463	0.2919		0.0416	0.0077		0.0057	0.0002	0.4072	
\$300,000		0.6878	0.0220		0.9707	0.0844		0.4210	0.2754		0.0350	0.0065		0.0050	0.0002	0.3885	
\$325,000		0.6660	0.0213		0.9683	0.0842		0.3981	0.2603		0.0297	0.0055		0.0045	0.0002	0.3715	
\$350,000		0.6448	0.0206		0.9659	0.0840		0.3770	0.2465		0.0253	0.0047		0.0040	0.0002	0.3560	
\$375,000		0.6244	0.0200		0.9636	0.0838		0.3575	0.2338		0.0217	0.0040		0.0036	0.0001	0.3417	
\$400,000		0.6047	0.0194		0.9614	0.0836		0.3394	0.2220		0.0187	0.0035		0.0033	0.0001	0.3286	
\$425,000		0.5858	0.0187		0.9592	0.0834		0.3226	0.2110		0.0162	0.0030		0.0029	0.0001	0.3162	
\$450,000		0.5674	0.0182		0.9570	0.0833		0.3068	0.2007		0.0140	0.0026		0.0027	0.0001	0.3049	
\$475,000		0.5495	0.0176		0.9548	0.0831		0.2922	0.1911		0.0122	0.0023		0.0024	0.0001	0.2942	
\$500,000		0.5321	0.0170		0.9526	0.0829		0.2787	0.1823		0.0108	0.0020		0.0022	0.0001	0.2843	
\$600,000		0.4707	0.0151		0.9438	0.0821		0.2346	0.1534		0.0027	0.0005		0.0015	0.0001	0.2512	
\$700,000		0.4218	0.0135		0.9350	0.0813		0.2013	0.1317		0.0018	0.0003		0.0010	0.0000	0.2268	
\$800,000		0.3835	0.0123		0.9266	0.0806		0.1766	0.1155		0.0012	0.0002		0.0006	0.0000	0.2086	
\$900,000		0.3526	0.0113		0.9171	0.0798		0.1571	0.1027		0.0009	0.0002		0.0004	0.0000	0.1940	
\$1,000,000		0.3270	0.0105		0.9082	0.0790		0.1415	0.0925		0.0007	0.0001		0.0003	0.0000	0.1821	
\$2,000,000		0.1973	0.0063		0.8257	0.0718		0.0714	0.0467		0.0001	0.0000		0.0000	0.0000	0.1248	
\$3,000,000		0.1456	0.0047		0.7494	0.0652		0.0479	0.0313		0.0001	0.0000		0.0000	0.0000	0.1012	
\$4,000,000		0.1168	0.0037		0.6826	0.0594		0.0361	0.0236		0.0000	0.0000		0.0000	0.0000	0.0867	
\$5,000,000		0.0982	0.0031		0.6245	0.0543		0.0291	0.0190		0.0000	0.0000		0.0000	0.0000	0.0764	
\$6,000,000		0.0850	0.0027		0.5739	0.0499		0.0244	0.0160		0.0000	0.0000		0.0000	0.0000	0.0686	
\$7,000,000		0.0750	0.0024		0.5294	0.0461		0.0211	0.0138		0.0000	0.0000		0.0000	0.0000	0.0623	
\$8,000,000		0.0671	0.0021		0.4899	0.0426		0.0186	0.0122		0.0000	0.0000		0.0000	0.0000	0.0569	
\$9,000,000		0.0607	0.0019		0.4547	0.0396		0.0166	0.0109		0.0000	0.0000		0.0000	0.0000	0.0524	
\$10,000,000		0.0553	0.0018		0.4230	0.0368		0.0151	0.0099		0.0000	0.0000		0.0000	0.0000	0.0485	

Death Average Cost Per Case	\$628,096	Target Cost Ratio	0.9857
P.T. Average Cost Per Case	\$12,687,516	Loss Adjustment Expense	1.000
P.P Average Cost Per Case	\$253,935	Assessment Factor	1.000
T.T. Average Cost Per Case	\$33,451		

Pennsylvania
Excess Loss Factor Study

Loss Limitation	PA Hazard Group Excess Loss Factors							ELF adjusted for LBA's							ELF adjusted for LBA's & Risk Load								
	HG A (10)	HG B (11)	HG C (12)	HG D (13)	HG E (14)	HG F (15)	HG G (16)	LBA Factor (10)*LBA	0.9857 (11)*LBA	HG A (17)	HG B (18)	HG C (19)	HG D (20)	HG E (21)	HG F (22)	HG G (23)	HG A (24)	HG B (25)	HG C (26)	HG D (27)	HG E (28)	HG F (29)	HG G (30)
	Pg3 Col(1) Pg4 Col(1) Pg5 Col(1) Pg6 Col(1) Pg7 Col(1) Pg8 Col(1) Pg9 Col(1)							Columns (17)-(23) + 0.005 (Max Adj = 1/2 ELF)															
\$10,000	0.7004	0.7496	0.7923	0.8192	0.8463	0.8795	0.8983	0.6904	0.7389	0.7810	0.8075	0.8342	0.8669	0.8855	0.695	0.744	0.786	0.813	0.839	0.872	0.891		
\$15,000	0.6403	0.6955	0.7431	0.7756	0.8059	0.8454	0.8687	0.6311	0.6856	0.7325	0.7645	0.7944	0.8333	0.8563	0.636	0.691	0.738	0.770	0.799	0.838	0.861		
\$20,000	0.5924	0.6517	0.7028	0.7396	0.7720	0.8163	0.8433	0.5839	0.6424	0.6927	0.7290	0.7610	0.8046	0.8312	0.589	0.647	0.698	0.734	0.766	0.810	0.836		
\$25,000	0.5526	0.6146	0.6680	0.7084	0.7424	0.7908	0.8208	0.5447	0.6058	0.6584	0.6983	0.7318	0.7795	0.8091	0.550	0.611	0.663	0.703	0.737	0.785	0.814		
\$30,000	0.5184	0.5824	0.6375	0.6805	0.7160	0.7678	0.8004	0.5110	0.5741	0.6284	0.6708	0.7058	0.7568	0.7890	0.516	0.579	0.633	0.676	0.711	0.762	0.794		
\$35,000	0.4885	0.5539	0.6102	0.6557	0.6922	0.7468	0.7818	0.4815	0.5460	0.6015	0.6463	0.6823	0.7361	0.7706	0.487	0.551	0.607	0.651	0.687	0.741	0.776		
\$40,000	0.4620	0.5282	0.5856	0.6331	0.6707	0.7277	0.7645	0.4554	0.5206	0.5772	0.6240	0.6611	0.7173	0.7536	0.460	0.526	0.582	0.629	0.666	0.722	0.759		
\$50,000	0.4168	0.4841	0.5426	0.5930	0.6321	0.6933	0.7335	0.4108	0.4772	0.5348	0.5845	0.6231	0.6834	0.7230	0.416	0.482	0.540	0.590	0.628	0.688	0.728		
\$75,000	0.3321	0.3989	0.4587	0.5140	0.5557	0.6235	0.6698	0.3274	0.3932	0.4521	0.5066	0.5478	0.6146	0.6602	0.332	0.398	0.457	0.512	0.553	0.620	0.665		
\$100,000	0.2732	0.3371	0.3960	0.4527	0.4964	0.5682	0.6187	0.2693	0.3323	0.3903	0.4462	0.4893	0.5601	0.6099	0.274	0.337	0.395	0.451	0.494	0.565	0.615		
\$125,000	0.2309	0.2904	0.3468	0.4037	0.4479	0.5224	0.5758	0.2276	0.2862	0.3418	0.3979	0.4415	0.5149	0.5676	0.233	0.291	0.347	0.403	0.447	0.520	0.573		
\$150,000	0.1989	0.2544	0.3079	0.3635	0.4076	0.4832	0.5386	0.1961	0.2508	0.3035	0.3583	0.4018	0.4763	0.5309	0.201	0.256	0.309	0.363	0.407	0.481	0.536		
\$175,000	0.1736	0.2258	0.2763	0.3303	0.3736	0.4492	0.5059	0.1711	0.2226	0.2723	0.3256	0.3683	0.4428	0.4987	0.176	0.228	0.277	0.331	0.373	0.448	0.504		
\$200,000	0.1531	0.2021	0.2501	0.3025	0.3445	0.4198	0.4770	0.1509	0.1992	0.2465	0.2982	0.3396	0.4138	0.4702	0.156	0.204	0.252	0.303	0.345	0.419	0.475		
\$225,000	0.1369	0.1821	0.2279	0.2787	0.3196	0.3938	0.4512	0.1349	0.1795	0.2246	0.2747	0.3150	0.3882	0.4447	0.140	0.185	0.230	0.280	0.320	0.393	0.450		
\$250,000	0.1238	0.1656	0.2085	0.2580	0.2980	0.3711	0.4281	0.1220	0.1632	0.2055	0.2543	0.2937	0.3658	0.4220	0.127	0.168	0.211	0.259	0.299	0.371	0.427		
\$275,000	0.1127	0.1519	0.1922	0.2397	0.2788	0.3508	0.4072	0.1111	0.1497	0.1895	0.2363	0.2748	0.3458	0.4014	0.116	0.155	0.195	0.241	0.280	0.351	0.406		
\$300,000	0.1038	0.1403	0.1780	0.2234	0.2616	0.3325	0.3885	0.1023	0.1383	0.1755	0.2202	0.2579	0.3277	0.3829	0.107	0.143	0.181	0.225	0.263	0.333	0.388		
\$325,000	0.0961	0.1301	0.1661	0.2091	0.2460	0.3160	0.3715	0.0947	0.1282	0.1637	0.2061	0.2425	0.3115	0.3662	0.100	0.133	0.169	0.211	0.248	0.317	0.371		
\$350,000	0.0895	0.1219	0.1555	0.1969	0.2322	0.3009	0.3560	0.0882	0.1202	0.1533	0.1941	0.2289	0.2966	0.3509	0.093	0.125	0.158	0.199	0.234	0.302	0.356		
\$375,000	0.0839	0.1143	0.1460	0.1859	0.2197	0.2870	0.3417	0.0827	0.1127	0.1439	0.1832	0.2166	0.2829	0.3368	0.088	0.118	0.149	0.188	0.222	0.288	0.342		
\$400,000	0.0792	0.1079	0.1381	0.1762	0.2086	0.2742	0.3286	0.0781	0.1064	0.1361	0.1737	0.2056	0.2703	0.3239	0.083	0.111	0.141	0.179	0.211	0.275	0.329		
\$425,000	0.0749	0.1022	0.1310	0.1673	0.1988	0.2625	0.3162	0.0738	0.1007	0.1291	0.1649	0.1960	0.2587	0.3117	0.079	0.106	0.134	0.170	0.201	0.264	0.317		
\$450,000	0.0711	0.0973	0.1246	0.1595	0.1895	0.2519	0.3049	0.0701	0.0959	0.1228	0.1572	0.1868	0.2483	0.3005	0.075	0.101	0.128	0.162	0.192	0.253	0.306		
\$475,000	0.0677	0.0924	0.1189	0.1527	0.1814	0.2423	0.2942	0.0667	0.0911	0.1172	0.1505	0.1788	0.2388	0.2900	0.072	0.096	0.122	0.156	0.184	0.244	0.295		
\$500,000	0.0647	0.0884	0.1133	0.1464	0.1739	0.2335	0.2843	0.0638	0.0871	0.1117	0.1443	0.1714	0.2302	0.2802	0.069	0.092	0.117	0.149	0.176	0.235	0.285		
\$600,000	0.0553	0.0759	0.0974	0.1260	0.1498	0.2038	0.2512	0.0545	0.0748	0.0960	0.1242	0.1477	0.2009	0.2476	0.060	0.080	0.101	0.129	0.153	0.206	0.253		
\$700,000	0.0486	0.0668	0.0860	0.1117	0.1329	0.1831	0.2268	0.0479	0.0658	0.0848	0.1101	0.1310	0.1805	0.2236	0.053	0.071	0.090	0.115	0.136	0.186	0.229		
\$800,000	0.0436	0.0601	0.0775	0.1011	0.1203	0.1671	0.2086	0.0430	0.0592	0.0764	0.0997	0.1186	0.1647	0.2056	0.048	0.064	0.081	0.105	0.124	0.170	0.211		
\$900,000	0.0396	0.0548	0.0707	0.0927	0.1103	0.1547	0.1940	0.0390	0.0540	0.0697	0.0914	0.1087	0.1525	0.1912	0.044	0.059	0.075	0.096	0.114	0.158	0.196		
\$1,000,000	0.0365	0.0505	0.0653	0.0860	0.1024	0.1446	0.1821	0.0360	0.0498	0.0644	0.0848	0.1009	0.1425	0.1795	0.0410	0.0548	0.0694	0.0898	0.1059	0.1475	0.1845		
\$2,000,000	0.0212	0.0298	0.0390	0.0530	0.0639	0.0953	0.1248	0.0209	0.0294	0.0384	0.0522	0.0630	0.0939	0.1230	0.0259	0.0344	0.0434	0.0572	0.0680	0.0989	0.1280		
\$3,000,000	0.0155	0.0219	0.0290	0.0400	0.0487	0.0751	0.1012	0.0153	0.0216	0.0286	0.0394	0.0480	0.0740	0.0998	0.0203	0.0266	0.0336	0.0444	0.0530	0.0790	0.1048		
\$4,000,000	0.0123	0.0175	0.0232	0.0326	0.0401	0.0632	0.0867	0.0121	0.0172	0.0229	0.0321	0.0395	0.0623	0.0855	0.0171	0.0222	0.0279	0.0371	0.0445	0.0673	0.0905		
\$5,000,000	0.0101	0.0145	0.0194	0.0276	0.0342	0.0548	0.0764	0.0100	0.0143	0.0191	0.0272	0.0337	0.0540	0.0753	0.0150	0.0193	0.0241	0.0322	0.0387	0.0590	0.0803		
\$6,000,000	0.0085	0.0123	0.0167	0.0240	0.0299	0.0484	0.0686	0.0084	0.0121	0.0165	0.0237	0.0295	0.0477	0.0676	0.0126	0.0171	0.0215	0.0287	0.0345	0.0527	0.0726		
\$7,000,000	0.0072	0.0107	0.0145	0.0210	0.0264	0.0435	0.0623	0.0071	0.0105	0.0143	0.0207	0.0260	0.0429	0.0614	0.0107	0.0155	0.0193	0.0257	0.0310	0.0479	0.0664		
\$8,000,000	0.0063	0.0092	0.0128	0.0186	0.0237	0.0394	0.0569	0.0062	0.0091	0.0126	0.0183	0.0234	0.0388	0.0561	0.0093	0.0137	0.0176	0.0233	0.0284	0.0438	0.0611		
\$9,000,000	0.0054	0.0082	0.0113	0.0166	0.0214	0.0359	0.0524	0.0053	0.0081	0.0111	0.0164	0.0211	0.0354	0.0517	0.0080	0.0122	0.0161	0.0214	0.0261	0.0404	0.0567		
\$10,000,000	0.0047	0.0071	0.0101	0.0151	0.0194	0.0329	0.0485	0.0046	0.0070	0.0100	0.0149	0.0191	0.0324	0.0478	0.0069	0.0105	0.0150	0.0199	0.0241	0.0374	0.0528		

PENNSYLVANIA
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 4/1/23
USING PENNSYLVANIA EMPIRICAL DATA

Per Accident Limit	2023 Excess Loss Factors*							2022 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	0.695	0.744	0.786	0.813	0.839	0.872	0.891	0.698	0.746	0.782	0.817	0.850	0.878	0.879	-0.4%	-0.3%	0.5%	-0.5%	-1.3%	-0.7%	1.4%
\$15,000	0.636	0.691	0.738	0.770	0.799	0.838	0.861	0.638	0.694	0.735	0.775	0.812	0.846	0.850	-0.3%	-0.4%	0.4%	-0.6%	-1.6%	-0.9%	1.3%
\$20,000	0.589	0.647	0.698	0.734	0.766	0.810	0.836	0.591	0.652	0.696	0.740	0.780	0.819	0.825	-0.3%	-0.8%	0.3%	-0.8%	-1.8%	-1.1%	1.3%
\$25,000	0.550	0.611	0.663	0.703	0.737	0.785	0.814	0.551	0.617	0.663	0.709	0.751	0.795	0.804	-0.2%	-1.0%	0.0%	-0.8%	-1.9%	-1.3%	1.2%
\$30,000	0.516	0.579	0.633	0.676	0.711	0.762	0.794	0.517	0.586	0.634	0.682	0.726	0.773	0.784	-0.2%	-1.2%	-0.2%	-0.9%	-2.1%	-1.4%	1.3%
\$35,000	0.487	0.551	0.607	0.651	0.687	0.741	0.776	0.488	0.558	0.608	0.658	0.703	0.753	0.766	-0.2%	-1.3%	-0.2%	-1.1%	-2.3%	-1.6%	1.3%
\$40,000	0.460	0.526	0.582	0.629	0.666	0.722	0.759	0.462	0.533	0.585	0.636	0.682	0.735	0.750	-0.4%	-1.3%	-0.5%	-1.1%	-2.3%	-1.8%	1.2%
\$50,000	0.416	0.482	0.540	0.590	0.628	0.688	0.728	0.418	0.491	0.544	0.597	0.646	0.702	0.721	-0.5%	-1.8%	-0.7%	-1.2%	-2.8%	-2.0%	1.0%
\$75,000	0.332	0.398	0.457	0.512	0.553	0.620	0.665	0.338	0.410	0.465	0.522	0.573	0.636	0.662	-1.8%	-2.9%	-1.7%	-1.9%	-3.5%	-2.5%	0.5%
\$100,000	0.274	0.337	0.395	0.451	0.494	0.565	0.615	0.284	0.353	0.407	0.464	0.516	0.584	0.615	-3.5%	-4.5%	-2.9%	-2.8%	-4.3%	-3.3%	0.0%
\$125,000	0.233	0.291	0.347	0.403	0.447	0.520	0.573	0.245	0.311	0.363	0.419	0.471	0.541	0.576	-4.9%	-6.4%	-4.4%	-3.8%	-5.1%	-3.9%	-0.5%
\$150,000	0.201	0.256	0.309	0.363	0.407	0.481	0.536	0.215	0.277	0.327	0.382	0.434	0.504	0.543	-6.5%	-7.6%	-5.5%	-5.0%	-6.2%	-4.6%	-1.3%
\$175,000	0.176	0.228	0.277	0.331	0.373	0.448	0.504	0.191	0.250	0.298	0.351	0.402	0.472	0.514	-7.9%	-8.8%	-7.0%	-5.7%	-7.2%	-5.1%	-1.9%
\$200,000	0.156	0.204	0.252	0.303	0.345	0.419	0.475	0.171	0.226	0.273	0.325	0.375	0.445	0.488	-8.8%	-9.7%	-7.7%	-6.8%	-8.0%	-5.8%	-2.7%
\$225,000	0.140	0.185	0.230	0.280	0.320	0.393	0.450	0.155	0.207	0.252	0.303	0.351	0.420	0.465	-9.7%	-10.6%	-8.7%	-7.6%	-8.8%	-6.4%	-3.2%
\$250,000	0.127	0.168	0.211	0.259	0.299	0.371	0.427	0.142	0.190	0.233	0.283	0.330	0.399	0.444	-10.6%	-11.6%	-9.4%	-8.5%	-9.4%	-7.0%	-3.8%
\$275,000	0.116	0.155	0.195	0.241	0.280	0.351	0.406	0.131	0.176	0.216	0.265	0.312	0.379	0.425	-11.5%	-11.9%	-9.7%	-9.1%	-10.3%	-7.4%	-4.5%
\$300,000	0.107	0.143	0.181	0.225	0.263	0.333	0.388	0.122	0.164	0.202	0.249	0.295	0.362	0.408	-12.3%	-12.8%	-10.4%	-9.6%	-10.8%	-8.0%	-4.9%
\$325,000	0.100	0.133	0.169	0.211	0.248	0.317	0.371	0.113	0.153	0.190	0.235	0.279	0.345	0.393	-11.5%	-13.1%	-11.1%	-10.2%	-11.1%	-8.1%	-5.6%
\$350,000	0.093	0.125	0.158	0.199	0.234	0.302	0.356	0.106	0.144	0.179	0.222	0.265	0.330	0.378	-12.3%	-13.2%	-11.7%	-10.4%	-11.7%	-8.5%	-5.8%
\$375,000	0.088	0.118	0.149	0.188	0.222	0.288	0.342	0.100	0.136	0.170	0.211	0.252	0.316	0.365	-12.0%	-13.2%	-12.4%	-10.9%	-11.9%	-8.9%	-6.3%
\$400,000	0.083	0.111	0.141	0.179	0.211	0.275	0.329	0.095	0.129	0.161	0.201	0.241	0.304	0.352	-12.6%	-14.0%	-12.4%	-10.9%	-12.4%	-9.5%	-6.5%
\$425,000	0.079	0.106	0.134	0.170	0.201	0.264	0.317	0.090	0.123	0.153	0.192	0.230	0.292	0.340	-12.2%	-13.8%	-12.4%	-11.5%	-12.6%	-9.6%	-6.8%
\$450,000	0.075	0.101	0.128	0.162	0.192	0.253	0.306	0.086	0.117	0.146	0.183	0.221	0.281	0.329	-12.8%	-13.7%	-12.3%	-11.5%	-13.1%	-10.0%	-7.0%
\$475,000	0.072	0.096	0.122	0.156	0.184	0.244	0.295	0.082	0.112	0.140	0.176	0.212	0.271	0.319	-12.2%	-14.3%	-12.9%	-11.4%	-13.2%	-10.0%	-7.5%
\$500,000	0.069	0.092	0.117	0.149	0.176	0.235	0.285	0.079	0.107	0.134	0.169	0.204	0.262	0.309	-12.7%	-14.0%	-12.7%	-11.8%	-13.7%	-10.3%	-7.8%
\$600,000	0.060	0.080	0.101	0.129	0.153	0.206	0.253	0.068	0.093	0.116	0.146	0.178	0.231	0.276	-11.8%	-14.0%	-12.9%	-11.6%	-14.0%	-10.8%	-8.3%
\$700,000	0.053	0.071	0.090	0.115	0.136	0.186	0.229	0.060	0.082	0.103	0.130	0.158	0.208	0.251	-11.7%	-13.4%	-12.6%	-11.5%	-13.9%	-10.6%	-8.8%
\$800,000	0.048	0.064	0.081	0.105	0.124	0.170	0.211	0.055	0.074	0.093	0.118	0.143	0.189	0.231	-12.7%	-13.5%	-12.9%	-11.0%	-13.3%	-10.1%	-8.7%
\$900,000	0.044	0.059	0.075	0.096	0.114	0.158	0.196	0.050	0.068	0.085	0.108	0.131	0.175	0.215	-12.0%	-13.2%	-11.8%	-11.1%	-13.0%	-9.7%	-8.8%
\$1,000,000	0.0410	0.0548	0.0694	0.0898	0.1059	0.1475	0.1845	0.0461	0.0627	0.0785	0.1005	0.1215	0.1632	0.2014	-11.1%	-12.6%	-11.6%	-10.6%	-12.8%	-9.6%	-8.4%
\$2,000,000	0.0259	0.0344	0.0434	0.0572	0.0680	0.0989	0.1280	0.0283	0.0382	0.0479	0.0624	0.0756	0.1060	0.1362	-8.5%	-9.9%	-9.4%	-8.3%	-10.1%	-6.7%	-6.0%
\$3,000,000	0.0203	0.0266	0.0336	0.0444	0.0530	0.0790	0.1048	0.0219	0.0291	0.0363	0.0476	0.0579	0.0830	0.1094	-7.3%	-8.6%	-7.4%	-6.7%	-8.5%	-4.8%	-4.2%
\$4,000,000	0.0171	0.0222	0.0279	0.0371	0.0445	0.0673	0.0905	0.0182	0.0240	0.0300	0.0394	0.0479	0.0697	0.0934	-6.0%	-7.5%	-7.0%	-5.8%	-7.1%	-3.4%	-3.1%
\$5,000,000	0.0149	0.0193	0.0241	0.0322	0.0387	0.0590	0.0803	0.0158	0.0208	0.0257	0.0340	0.0413	0.0606	0.0823	-5.7%	-7.2%	-6.2%	-5.3%	-6.3%	-2.6%	-2.4%
\$6,000,000	0.0126	0.0171	0.0215	0.0287	0.0345	0.0527	0.0726	0.0138	0.0184	0.0229	0.0300	0.0366	0.0541	0.0739	-8.7%	-7.1%	-6.1%	-4.3%	-5.7%	-2.6%	-1.8%
\$7,000,000	0.0107	0.0154	0.0193	0.0257	0.0310	0.0479	0.0664	0.0120	0.0165	0.0206	0.0270	0.0329	0.0488	0.0673	-10.8%	-6.7%	-6.3%	-4.8%	-5.8%	-1.8%	-1.3%
\$8,000,000	0.0093	0.0138	0.0176	0.0233	0.0284	0.0438	0.0611	0.0102	0.0150	0.0187	0.0245	0.0300	0.0445	0.0617	-8.8%	-8.0%	-5.9%	-4.9%	-5.3%	-1.6%	-1.0%
\$9,000,000	0.0080	0.0121	0.0161	0.0214	0.0261	0.0404	0.0567	0.0090	0.0135	0.0173	0.0226	0.0277	0.0411	0.0571	-11.1%	-10.4%	-6.9%	-5.3%	-5.8%	-1.7%	-0.7%
\$10,000,000	0.0069	0.0105	0.0150	0.0199	0.0241	0.0374	0.0528	0.0077	0.0120	0.0158	0.0209	0.0256	0.0380	0.0531	-10.4%	-12.5%	-5.1%	-4.8%	-5.9%	-1.6%	-0.6%

* Adjusted