

National Council on Compensation Insurance, Inc.
Excess Loss Factors

This is the documentation of the calculation of Excess Loss Factors for a particular state.

An Excess Loss Factor (ELF) is the ratio of the portion of losses greater than a particular occurrence limit to standard premium. In states where NCCI files loss costs rather than rates, an Excess Loss Pure Premium Factor (ELPPF) is filed. The ELPPF is the ratio of the portion of losses greater than a particular occurrence limit to NCCI loss cost premium. (The terms "loss costs" and "pure premium" are often used synonymously.)

ELFs are used in the Retrospective Rating Plan when an insured selects a loss limitation. The election of a loss limitation places a limit on the amount of incurred loss arising out of any one accident that will be included in the retrospective premium formula. Excess Loss Premium is the charge for this option and is computed by multiplying the standard premium by the ELF and the Loss Conversion Factor. In addition to the Retrospective Rating Plan, ELFs are used in pricing deductibles and reinsurance.

ELFs vary by hazard group and limit within a state. Classes are segmented into four hazard groups based on the severity potential in the class. Classes in Hazard Group I have the lowest potential for large claims and classes in Hazard Group IV have the highest potential.

NCCI's Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance contains a listing of the hazard group of each class and Excess Loss Factors or Excess Loss Pure Premium Factors by state and hazard group.

Further information on the procedure that NCCI uses to calculate ELFs can be found in the paper, "Retrospective Rating: Excess Loss Factors" by William R. Gillam published in the CAS Proceedings, May 1991.

The Excess Loss Factors booklet is published after the state filing containing these ELFs is approved.

The following exhibits are included in this file:

Table I	Countrywide Average Cost/Case By Injury Type and Hazard Group
Table II	Countrywide Type of Injury Loss Distribution Table
Exhibit I	State Premium By Hazard Group
Exhibit II	State Distribution of Losses By Injury Type within Hazard Group
Exhibit III	State Average Cost per Case Differential By Hazard Group
Exhibit IV	Calculation of Severity Trends Used in Average Cost per Case Calculation
Exhibit V	State Average Cost per Case By Report
Exhibit VI	Calculation of State Average Cost Per Case on a Statewide and Hazard Group Basis
Exhibit VII	Determination of Injury Weights
Exhibit VIII	State Excess Loss Factors Calculation By Hazard Group
Exhibit IX	State Excess Loss and Allocated Expense Factors By Hazard Group (where applicable)
	An Excess Loss and Allocated Expense Factor (ELAF) is the ratio of the portion of loss plus allocated loss adjustment expense greater than a particular occurrence limit to standard premium. In some states NCCI does not include allocated loss adjustment expenses in filed loss costs and does not calculate ELAFs.

Countrywide" refers to the combination of all states where NCCI collects data.

Countrywide Data

Table I

Weighted Countrywide Average Cost/Case by Injury Type and Hazard Group

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

Differential to Weighted Average

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

Countrywide Standard Earned Premium by Hazard Group

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

Table II

Countrywide Type of Injury Loss Distribution Table

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

Adjustment of Countrywide to State

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

Exhibit I

Premium Distribution By Hazard Group*

Hazard Group	Standard Premium	Total Standard Premium	Ratio
I	14,318,507	2,616,301,665	0.005
II	1,182,992,479		0.452
III	1,336,003,604		0.511
IV	82,987,075		0.032

* Based on Unit Statistical Data Excluding Stevedoring for first, second, and third report policy periods.

Exhibit II

Distribution of Losses by Injury Type Derived from Hazard Group

Injury Type	Premium Distribution & Countrywide Loss Distribution Hazard Group			
	I	II	III	IV
Fatal	0.001	0.253	0.661	0.085
P.T.	0.003	0.320	0.612	0.065
Major	0.004	0.410	0.547	0.039
Minor	0.009	0.559	0.411	0.021
T.T.	0.007	0.544	0.429	0.020
Medical	0.006	0.587	0.389	0.018

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

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

EXCESS LOSS FACTORS

State X

Adjustment of Countrywide to State

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

Exhibit III

Factors to Adjust Countrywide Differential
to State Differential

(A) Injury Type		(B) Injury Type	Hazard Group			
			I	II	III	IV
Fatal	0.96255	Fatal	0.687	0.876	1.094	1.303
P.T.	0.98263	P.T.	0.762	0.828	1.132	1.359
Major	1.00123	Major	0.863	0.916	1.062	1.224
Minor	1.00904	Minor	0.956	0.966	1.025	1.088
T.T.	1.02326	T.T.	0.914	0.914	1.069	1.128
Medical	1.01544	Medical	0.944	0.944	1.046	1.062

(C) Injury Type	Hazard Group			
	I	II	III	IV
P.T./Major	0.849	0.904	1.075	1.259
Minor/T.T.	0.937	0.939	1.049	1.109

- (A) For each injury type, the countrywide hazard group weighted average cost per case differential (Table I) is multiplied times percent of premium (Exhibit I) in the hazard group for that state. These products are summed to form the factors in (A).
- (B) For each hazard group the factors from Table I are divided by the appropriate injury type factor in section (A) of this exhibit.
- (C) For P.T. and Major injury types, and for Minor and T.T. injury types, a combined (by hazard group) differential is derived by calculating a weighted average of the two differentials using the factors from Exhibit VII as weights.

EXCESS LOSS FACTORS

State X

Calculation of Excess Loss Factor Trend

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

Exhibit IV

	Policy Period	1/1/94-12/31/94	1/1/93-12/31/93	1/1/92-12/31/92
		<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>
(1) Effective Date of Filing			03/01/98	
(2a) Midpoint of Filing			02/21/99	
(2b) Midpoint of Policy Period		11/30/94	11/30/93	11/30/92
(3) Benefit Level to Which Losses are Brought			07/01/97	
(4a) Yrs. from (2b) to (3)		2.58611111	3.58611111	4.58611111
(4b) Yrs. from (3) to (2a)		1.63888889	1.63888889	1.63888889
(5) Indemnity Trend $\{1.000^{**}(4a) \times 1.000^{**}(4b)\}$		1.000	1.000	1.000
(6) Medical Average Charge - 09/30/90			220.3	
(7) Medical Average Charge - 09/30/85			160.23	
(8) Change over 5 Yrs. (6)/(7)			1.375	
(9) Max{Change Per Year (8)**.2 , 1.029}			1.066	
(10) Medical Trend $\{(9)^{**}(4a) \times 1.000^{**}(4b)\}$		1.180	1.258	1.341

EXCESS LOSS FACTORS

State X

Calculation of Cost Per Case

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

Exhibit VI

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

Average Cost	
Injury Type*	Per Case
Fatal	131,915
P.T. / Major	190,235
Minor/T.T.	8,740
Med	469

* States overall developed average cost per case for each injury type, based upon latest three available years of USP data.

Maximum aggregate 263,496
Fatal avg cost per case 131,915

Injury Type**	Hazard Group			
	I	II	III	IV
ALAE Factor	1.156	1.156	1.156	1.156
Fatal	90,626	115,558	144,315	171,885
Adj. for ALAE	104,764	133,585	166,828	198,699
P.T./Major	161,510	171,972	204,503	239,506
Adj for ALAE	186,706	198,800	236,405	276,869
Minor/T.T.	8,189	8,207	9,168	9,693
Med	443	443	491	498

** Four sets of factors for each stated type Exhibit III, sections B and C) are multiplied by stated injury type average cost per case (Section I) for each hazard group, producing adjusted figures in Section II of this exhibit.

Exhibit VII

Combined Injury Weights

Type of Injury	HAZARD GROUP I			HAZARD GROUP II		
	Total	Inj. Wts.	Inj. Wts.	Total	Inj. Wts.	Inj. Wts.
	Incurred Losses	Injury Wts.	Adj. for ALAE	Incurred Losses	Injury Wts.	Adj. for ALAE
Death	17,532	0.003	0.003	4,435,572	0.008	0.009
P.T.	345,047	0.054		36,804,976	0.068	
Major	2,200,153	0.344		225,515,667	0.415	
P.T./Maj.	2,545,200	0.398	0.433	262,320,643	0.483	0.519
Minor	1,861,244	0.291		115,603,918	0.213	
T.T.	1,596,086	0.250		124,038,662	0.229	
Min./T.T.	3,457,330	0.541	0.509	239,642,580	0.442	0.411
Medical	372,389	0.058	0.055	36,432,041	0.067	0.061
Total	6,392,451	xx		542,830,836	xx	

Type of Injury	HAZARD GROUP III			HAZARD GROUP IV			ALL HAZARD GROUPS	
	Total	Inj. Wts.	Inj. Wts.	Total	Inj. Wts.	Inj. Wts.	Total	Injury
	Incurred Losses	Injury Wts.	Adj. for ALAE	Incurred Losses	Injury Wts.	Adj. for ALAE	Incurred Losses	Wts.
Death	11,588,589	0.020	0.021	1,490,212	0.037	0.038	17,531,905	0.015
P.T.	70,389,517	0.119		7,476,011	0.185		115,015,551	0.098
Major	300,870,903	0.510		21,451,490	0.530		550,038,213	0.466
P.T./Maj.	371,260,420	0.629	0.660	28,927,501	0.715	0.740	665,053,764	0.564
Minor	84,996,799	0.144		4,342,902	0.107		206,804,863	0.175
T.T.	97,817,254	0.166		4,560,245	0.113		228,012,247	0.193
Min./T.T.	182,814,053	0.310	0.281	8,903,147	0.220	0.197	434,817,110	0.368
Medical	24,143,210	0.041	0.038	1,117,167	0.028	0.025	62,064,807	0.053
Total	589,806,272	xx		40,438,027	xx		1,179,467,586	xx

For each hazard group the following procedure is utilized to obtain the distribution of losses:
The percentage of losses by injury type (Exhibit II) is multiplied by the corresponding injury type total incurred losses to achieve combined injury weights.

EXCESS LOSS FACTORS

Calculation of Excess Loss Factors

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

Exhibit VIII

HAZARD GROUP I

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)	(6)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	EXCESS RATIO	ELF FLAT FACTOR	ADJ. AVG. EXCESS RATIO (1)+(2)	FINAL ELF (Vol. Rate) (3)xPLR VR	FINAL ELF (A/R Rate) (3)xPLR AR	FINAL ELPPF (Adv. L/C) (3)xPLR LC
													0.619	0.005	0.624	n/a	0.432	0.523
\$10,000	0.11	0.003	0.907	0.003	0.06	0.398	0.944	0.376	1.22	0.541	0.444	0.240	0.619	0.005	0.624	n/a	0.432	0.523
\$15,000	0.17		0.861	0.003	0.09		0.916	0.365	1.83		0.316	0.171	0.539	0.005	0.544	n/a	0.377	0.456
\$20,000	0.22		0.826	0.002	0.12		0.888	0.353	2.44		0.230	0.124	0.479	0.005	0.484	n/a	0.335	0.406
\$25,000	0.28		0.784	0.002	0.15		0.860	0.342	3.05		0.170	0.092	0.436	0.005	0.441	n/a	0.305	0.370
\$30,000	0.33		0.752	0.002	0.19		0.823	0.328	3.66		0.128	0.069	0.399	0.005	0.404	n/a	0.280	0.339
\$35,000	0.39		0.714	0.002	0.22		0.796	0.317	4.27		0.097	0.052	0.371	0.005	0.376	n/a	0.260	0.315
\$40,000	0.44		0.685	0.002	0.25		0.770	0.306	4.88		0.074	0.040	0.348	0.005	0.353	n/a	0.244	0.296
\$50,000	0.55		0.623	0.002	0.31		0.720	0.287	6.11		0.045	0.024	0.313	0.005	0.318	n/a	0.220	0.267
\$75,000	0.83		0.488	0.001	0.46		0.617	0.246	9.16		0.015	0.008	0.255	0.005	0.260	n/a	0.180	0.218
\$100,000	1.10		0.387	0.001	0.62		0.535	0.213	12.21		0.006	0.003	0.217	0.005	0.222	n/a	0.154	0.186
\$125,000	1.38		0.306	0.001	0.77		0.477	0.190	15.26		0.002	0.001	0.192	0.005	0.197	n/a	0.136	0.165
\$150,000	1.66		0.246	0.001	0.93		0.430	0.171	18.32		0.001	0.001	0.173	0.005	0.178	n/a	0.123	0.149
\$175,000	1.93		0.204	0.001	1.08		0.394	0.157	21.37		0.001	0.001	0.159	0.005	0.164	n/a	0.114	0.137
\$200,000	2.21		0.174	0.001	1.24		0.364	0.145	24.42		0.000	0.000	0.146	0.005	0.151	n/a	0.105	0.127
\$225,000	2.48		0.154	0.000	1.39		0.340	0.135	27.48		0.000	0.000	0.135	0.005	0.140	n/a	0.097	0.117
\$250,000	2.76		0.138	0.000	1.55		0.318	0.127	30.53		0.000	0.000	0.127	0.005	0.132	n/a	0.091	0.111
\$275,000	3.03		0.126	0.000	1.70		0.301	0.120	33.58		0.000	0.000	0.120	0.005	0.125	n/a	0.087	0.105
\$300,000	3.31		0.116	0.000	1.86		0.285	0.113	36.63		0.000	0.000	0.113	0.005	0.118	n/a	0.082	0.099
\$325,000	3.59		0.107	0.000	2.01		0.272	0.108	39.69		0.000	0.000	0.108	0.005	0.113	n/a	0.078	0.095
\$350,000	3.86		0.101	0.000	2.17		0.259	0.103	42.74		0.000	0.000	0.103	0.005	0.108	n/a	0.075	0.091
\$375,000	4.14		0.095	0.000	2.32		0.249	0.099	45.79		0.000	0.000	0.099	0.005	0.104	n/a	0.072	0.087
\$400,000	4.41		0.090	0.000	2.48		0.238	0.095	48.85		0.000	0.000	0.095	0.005	0.100	n/a	0.069	0.084
\$425,000	4.69		0.085	0.000	2.63		0.230	0.092	51.90		0.000	0.000	0.092	0.005	0.097	n/a	0.067	0.081
\$450,000	4.97		0.082	0.000	2.79		0.222	0.088	54.95		0.000	0.000	0.088	0.005	0.093	n/a	0.064	0.078
\$475,000	5.24		0.078	0.000	2.94		0.215	0.086	58.00		0.000	0.000	0.086	0.005	0.091	n/a	0.063	0.076
\$500,000	5.52		0.075	0.000	3.10		0.208	0.083	61.06		0.000	0.000	0.083	0.005	0.088	n/a	0.061	0.074
\$600,000	6.62		0.065	0.000	3.71		0.186	0.074	73.27		0.000	0.000	0.074	0.005	0.079	n/a	0.055	0.066
\$700,000	7.72		0.058	0.000	4.33		0.168	0.067	85.48		0.000	0.000	0.067	0.005	0.072	n/a	0.050	0.060
\$800,000	8.83		0.053	0.000	4.95		0.155	0.062	97.69		0.000	0.000	0.062	0.005	0.067	n/a	0.046	0.056
\$900,000	9.93		0.048	0.000	5.57		0.144	0.057	109.90		0.000	0.000	0.057	0.005	0.062	n/a	0.043	0.052
\$1,000,000	11.03		0.045	0.000	6.19		0.135	0.054	122.12		0.000	0.000	0.054	0.005	0.059	n/a	0.041	0.049
\$2,000,000	22.07		0.028	0.000	12.38		0.087	0.035	244.23		0.000	0.000	0.035	0.005	0.040	n/a	0.028	0.034
\$3,000,000	33.10		0.021	0.000	18.57		0.067	0.027	366.35		0.000	0.000	0.027	0.005	0.032	n/a	0.022	0.027
\$4,000,000	44.14		0.018	0.000	24.77		0.056	0.022	488.46		0.000	0.000	0.022	0.005	0.027	n/a	0.019	0.023
\$5,000,000	55.17		0.015	0.000	30.96		0.049	0.020	610.58		0.000	0.000	0.020	0.005	0.025	n/a	0.017	0.021
\$6,000,000	66.21		0.013	0.000	37.15		0.044	0.018	732.69		0.000	0.000	0.018	0.005	0.023	n/a	0.016	0.019
\$7,000,000	77.24		0.012	0.000	43.34		0.039	0.016	854.81		0.000	0.000	0.016	0.005	0.021	n/a	0.015	0.018
\$8,000,000	88.27		0.011	0.000	49.53		0.036	0.014	976.92		0.000	0.000	0.014	0.005	0.019	n/a	0.013	0.016
\$9,000,000	99.31		0.010	0.000	55.72		0.034	0.014	1099.04		0.000	0.000	0.014	0.005	0.019	n/a	0.013	0.016
\$10,000,000	110.34		0.010	0.000	61.92		0.032	0.013	1221.15		0.000	0.000	0.013	0.005	0.018	n/a	0.012	0.015

		Assigned Risk	Loss Cost
Death Average Cost Per Case	\$90,626		
P.T./Major Average Cost Per Case	\$161,510		
Minor/T.T. Average Cost Per Case	\$8,189		
		Voluntary	
Target Cost Ratio		n/a	1.0000
Loss Adjustment Expense		n/a	1.1840
Assessment Factor		n/a	1.0087
PLR		n/a	0.6925

EXCESS LOSS FACTORS

Calculation of Excess Loss Factors

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

Exhibit VIII

HAZARD GROUP II

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)	(6)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	EXCESS RATIO	ELF FLAT FACTOR	ADJ. AVG. EXCESS RATIO (1)+(2)	FINAL ELF (Vol. Rate) (3)xPLR VR	FINAL ELF (A/R Rate) (3)xPLR AR	FINAL ELPPF (Adv. L/C) (3)xPLR LC
													0.659	0.005	0.664	n/a	0.460	0.557
\$10,000	0.09	0.008	0.923	0.007	0.06	0.483	0.944	0.456	1.22	0.442	0.444	0.196	0.659	0.005	0.664	n/a	0.460	0.557
\$15,000	0.13		0.891	0.007	0.09		0.916	0.442	1.83		0.316	0.140	0.589	0.005	0.594	n/a	0.411	0.498
\$20,000	0.17		0.861	0.007	0.12		0.888	0.429	2.44		0.230	0.102	0.538	0.005	0.543	n/a	0.376	0.455
\$25,000	0.22		0.826	0.007	0.15		0.860	0.415	3.05		0.170	0.075	0.497	0.005	0.502	n/a	0.348	0.421
\$30,000	0.26		0.798	0.006	0.17		0.841	0.406	3.66		0.128	0.057	0.469	0.005	0.474	n/a	0.328	0.397
\$35,000	0.30		0.771	0.006	0.20		0.814	0.393	4.26		0.097	0.043	0.442	0.005	0.447	n/a	0.310	0.375
\$40,000	0.35		0.739	0.006	0.23		0.787	0.380	4.87		0.075	0.033	0.419	0.005	0.424	n/a	0.294	0.355
\$50,000	0.43		0.690	0.006	0.29		0.736	0.355	6.09		0.045	0.020	0.381	0.005	0.386	n/a	0.267	0.324
\$75,000	0.65		0.571	0.005	0.44		0.629	0.304	9.14		0.015	0.007	0.316	0.005	0.321	n/a	0.222	0.269
\$100,000	0.87		0.471	0.004	0.58		0.553	0.267	12.18		0.006	0.003	0.274	0.005	0.279	n/a	0.193	0.234
\$125,000	1.08		0.393	0.003	0.73		0.491	0.237	15.23		0.002	0.001	0.241	0.005	0.246	n/a	0.170	0.206
\$150,000	1.30		0.327	0.003	0.87		0.446	0.215	18.28		0.001	0.000	0.218	0.005	0.223	n/a	0.154	0.187
\$175,000	1.51		0.276	0.002	1.02		0.408	0.197	21.32		0.001	0.000	0.199	0.005	0.204	n/a	0.141	0.171
\$200,000	1.73		0.234	0.002	1.16		0.378	0.183	24.37		0.000	0.000	0.185	0.005	0.190	n/a	0.132	0.159
\$225,000	1.95		0.202	0.002	1.31		0.352	0.170	27.42		0.000	0.000	0.172	0.005	0.177	n/a	0.123	0.148
\$250,000	2.16		0.179	0.001	1.45		0.331	0.160	30.46		0.000	0.000	0.161	0.005	0.166	n/a	0.115	0.139
\$275,000	2.38		0.161	0.001	1.60		0.312	0.151	33.51		0.000	0.000	0.152	0.005	0.157	n/a	0.109	0.132
\$300,000	2.60		0.146	0.001	1.74		0.297	0.143	36.55		0.000	0.000	0.144	0.005	0.149	n/a	0.103	0.125
\$325,000	2.81		0.135	0.001	1.89		0.282	0.136	39.60		0.000	0.000	0.137	0.005	0.142	n/a	0.098	0.119
\$350,000	3.03		0.126	0.001	2.04		0.269	0.130	42.65		0.000	0.000	0.131	0.005	0.136	n/a	0.094	0.114
\$375,000	3.25		0.118	0.001	2.18		0.258	0.125	45.69		0.000	0.000	0.126	0.005	0.131	n/a	0.091	0.110
\$400,000	3.46		0.111	0.001	2.33		0.248	0.120	48.74		0.000	0.000	0.121	0.005	0.126	n/a	0.087	0.106
\$425,000	3.68		0.105	0.001	2.47		0.239	0.115	51.79		0.000	0.000	0.116	0.005	0.121	n/a	0.084	0.101
\$450,000	3.89		0.100	0.001	2.62		0.231	0.112	54.83		0.000	0.000	0.113	0.005	0.118	n/a	0.082	0.099
\$475,000	4.11		0.095	0.001	2.76		0.223	0.108	57.88		0.000	0.000	0.109	0.005	0.114	n/a	0.079	0.096
\$500,000	4.33		0.091	0.001	2.91		0.216	0.104	60.92		0.000	0.000	0.105	0.005	0.110	n/a	0.076	0.092
\$600,000	5.19		0.079	0.001	3.49		0.193	0.093	73.11		0.000	0.000	0.094	0.005	0.099	n/a	0.069	0.083
\$700,000	6.06		0.070	0.001	4.07		0.175	0.085	85.29		0.000	0.000	0.086	0.005	0.091	n/a	0.063	0.076
\$800,000	6.92		0.063	0.001	4.65		0.161	0.078	97.48		0.000	0.000	0.079	0.005	0.084	n/a	0.058	0.070
\$900,000	7.79		0.058	0.000	5.23		0.150	0.072	109.66		0.000	0.000	0.072	0.005	0.077	n/a	0.053	0.065
\$1,000,000	8.65		0.053	0.000	5.81		0.140	0.068	121.85		0.000	0.000	0.068	0.005	0.073	n/a	0.051	0.061
\$2,000,000	17.31		0.033	0.000	11.63		0.090	0.043	243.69		0.000	0.000	0.043	0.005	0.048	n/a	0.033	0.040
\$3,000,000	25.96		0.025	0.000	17.44		0.070	0.034	365.54		0.000	0.000	0.034	0.005	0.039	n/a	0.027	0.033
\$4,000,000	34.61		0.021	0.000	23.26		0.058	0.028	487.39		0.000	0.000	0.028	0.005	0.033	n/a	0.023	0.028
\$5,000,000	43.27		0.018	0.000	29.07		0.051	0.025	609.24		0.000	0.000	0.025	0.005	0.030	n/a	0.021	0.025
\$6,000,000	51.92		0.016	0.000	34.89		0.045	0.022	731.08		0.000	0.000	0.022	0.005	0.027	n/a	0.019	0.023
\$7,000,000	60.58		0.014	0.000	40.70		0.041	0.020	852.93		0.000	0.000	0.020	0.005	0.025	n/a	0.017	0.021
\$8,000,000	69.23		0.013	0.000	46.52		0.038	0.018	974.78		0.000	0.000	0.018	0.005	0.023	n/a	0.016	0.019
\$9,000,000	77.88		0.012	0.000	52.33		0.035	0.017	1096.62		0.000	0.000	0.017	0.005	0.022	n/a	0.015	0.018
\$10,000,000	86.54		0.011	0.000	58.15		0.033	0.016	1218.47		0.000	0.000	0.016	0.005	0.021	n/a	0.015	0.018

		Assigned Risk	Loss Cost
Death Average Cost Per Case	\$115,558		
P.T./Major Average Cost Per Case	\$171,972		
Minor/T.T. Average Cost Per Case	\$8,207		
		Voluntary	
Target Cost Ratio		n/a	1.0000
Loss Adjustment Expense		n/a	1.1840
Assessment Factor		n/a	1.0087
PLR		n/a	0.6925

EXCESS LOSS FACTORS

Calculation of Excess Loss Factors

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

Exhibit VIII

HAZARD GROUP III

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)	(6)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	EXCESS RATIO	ELF FLAT FACTOR	ADJ. AVG. EXCESS RATIO (1)+(2)	FINAL ELF (Vol. Rate) (3)xPLR VR	FINAL ELF (A/R Rate) (3)xPLR AR	FINAL ELPPF (Adv. L/C) (3)xPLR LC
													0.766	0.005	0.771	n/a	0.534	0.646
\$10,000	0.07	0.020	0.939	0.019	0.05	0.629	0.953	0.599	1.09	0.310	0.479	0.148	0.766	0.005	0.771	n/a	0.534	0.646
\$15,000	0.10		0.915	0.018	0.07		0.934	0.587	1.64		0.350	0.109	0.714	0.005	0.719	n/a	0.498	0.603
\$20,000	0.14		0.884	0.018	0.10		0.906	0.570	2.18		0.263	0.082	0.670	0.005	0.675	n/a	0.467	0.566
\$25,000	0.17		0.861	0.017	0.12		0.888	0.559	2.73		0.199	0.062	0.638	0.005	0.643	n/a	0.445	0.539
\$30,000	0.21		0.833	0.017	0.15		0.860	0.541	3.27		0.153	0.047	0.605	0.005	0.610	n/a	0.422	0.511
\$35,000	0.24		0.812	0.016	0.17		0.841	0.529	3.82		0.119	0.037	0.582	0.005	0.587	n/a	0.406	0.492
\$40,000	0.28		0.784	0.016	0.20		0.814	0.512	4.36		0.093	0.029	0.557	0.005	0.562	n/a	0.389	0.471
\$50,000	0.35		0.739	0.015	0.24		0.778	0.489	5.45		0.059	0.018	0.522	0.005	0.527	n/a	0.365	0.442
\$75,000	0.52		0.639	0.013	0.37		0.676	0.425	8.18		0.021	0.007	0.445	0.005	0.450	n/a	0.312	0.377
\$100,000	0.69		0.551	0.011	0.49		0.600	0.377	10.91		0.008	0.002	0.390	0.005	0.395	n/a	0.274	0.331
\$125,000	0.87		0.471	0.009	0.61		0.539	0.339	13.63		0.004	0.001	0.349	0.005	0.354	n/a	0.245	0.297
\$150,000	1.04		0.407	0.008	0.73		0.491	0.309	16.36		0.002	0.001	0.318	0.005	0.323	n/a	0.224	0.271
\$175,000	1.21		0.352	0.007	0.86		0.449	0.282	19.09		0.001	0.000	0.289	0.005	0.294	n/a	0.204	0.246
\$200,000	1.39		0.304	0.006	0.98		0.417	0.262	21.82		0.000	0.000	0.268	0.005	0.273	n/a	0.189	0.229
\$225,000	1.56		0.265	0.005	1.10		0.390	0.245	24.54		0.000	0.000	0.250	0.005	0.255	n/a	0.177	0.214
\$250,000	1.73		0.234	0.005	1.22		0.367	0.231	27.27		0.000	0.000	0.236	0.005	0.241	n/a	0.167	0.202
\$275,000	1.91		0.207	0.004	1.34		0.347	0.218	30.00		0.000	0.000	0.222	0.005	0.227	n/a	0.157	0.190
\$300,000	2.08		0.187	0.004	1.47		0.329	0.207	32.72		0.000	0.000	0.211	0.005	0.216	n/a	0.150	0.181
\$325,000	2.25		0.171	0.003	1.59		0.313	0.197	35.45		0.000	0.000	0.200	0.005	0.205	n/a	0.142	0.172
\$350,000	2.43		0.157	0.003	1.71		0.300	0.189	38.18		0.000	0.000	0.192	0.005	0.197	n/a	0.136	0.165
\$375,000	2.60		0.146	0.003	1.83		0.288	0.181	40.90		0.000	0.000	0.184	0.005	0.189	n/a	0.131	0.158
\$400,000	2.77		0.137	0.003	1.96		0.276	0.174	43.63		0.000	0.000	0.177	0.005	0.182	n/a	0.126	0.153
\$425,000	2.94		0.129	0.003	2.08		0.266	0.167	46.36		0.000	0.000	0.170	0.005	0.175	n/a	0.121	0.147
\$450,000	3.12		0.122	0.002	2.20		0.257	0.162	49.08		0.000	0.000	0.164	0.005	0.169	n/a	0.117	0.142
\$475,000	3.29		0.116	0.002	2.32		0.249	0.157	51.81		0.000	0.000	0.159	0.005	0.164	n/a	0.114	0.137
\$500,000	3.46		0.111	0.002	2.44		0.241	0.152	54.54		0.000	0.000	0.154	0.005	0.159	n/a	0.110	0.133
\$600,000	4.16		0.094	0.002	2.93		0.215	0.135	65.45		0.000	0.000	0.137	0.005	0.142	n/a	0.098	0.119
\$700,000	4.85		0.083	0.002	3.42		0.195	0.123	76.35		0.000	0.000	0.125	0.005	0.130	n/a	0.090	0.109
\$800,000	5.54		0.075	0.002	3.91		0.180	0.113	87.26		0.000	0.000	0.115	0.005	0.120	n/a	0.083	0.101
\$900,000	6.24		0.068	0.001	4.40		0.167	0.105	98.17		0.000	0.000	0.106	0.005	0.111	n/a	0.077	0.093
\$1,000,000	6.93		0.063	0.001	4.89		0.156	0.098	109.08		0.000	0.000	0.099	0.005	0.104	n/a	0.072	0.087
\$2,000,000	13.86		0.038	0.001	9.78		0.101	0.064	218.15		0.000	0.000	0.065	0.005	0.070	n/a	0.048	0.059
\$3,000,000	20.79		0.029	0.001	14.67		0.078	0.049	327.23		0.000	0.000	0.050	0.005	0.055	n/a	0.038	0.046
\$4,000,000	27.72		0.024	0.000	19.56		0.065	0.041	436.30		0.000	0.000	0.041	0.005	0.046	n/a	0.032	0.039
\$5,000,000	34.65		0.021	0.000	24.45		0.057	0.036	545.38		0.000	0.000	0.036	0.005	0.041	n/a	0.028	0.034
\$6,000,000	41.58		0.018	0.000	29.34		0.050	0.031	654.45		0.000	0.000	0.031	0.005	0.036	n/a	0.025	0.030
\$7,000,000	48.51		0.017	0.000	34.23		0.046	0.029	763.53		0.000	0.000	0.029	0.005	0.034	n/a	0.024	0.029
\$8,000,000	55.43		0.015	0.000	39.12		0.042	0.026	872.60		0.000	0.000	0.026	0.005	0.031	n/a	0.021	0.026
\$9,000,000	62.36		0.014	0.000	44.01		0.039	0.025	981.68		0.000	0.000	0.025	0.005	0.030	n/a	0.021	0.025
\$10,000,000	69.29		0.013	0.000	48.90		0.037	0.023	1090.75		0.000	0.000	0.023	0.005	0.028	n/a	0.019	0.023

		Assigned Risk	Loss Cost
Death Average Cost Per Case	\$144,315		
P.T./Major Average Cost Per Case	\$204,503		
Minor/T.T. Average Cost Per Case	\$9,168		
		Voluntary	
Target Cost Ratio		n/a	1.0000
Loss Adjustment Expense		n/a	1.1840
Assessment Factor		n/a	1.0087
PLR		n/a	0.6925

EXCESS LOSS FACTORS

Calculation of Excess Loss Factors

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

Exhibit VIII

HAZARD GROUP IV

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)	(6)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	EXCESS RATIO	ELF FLAT FACTOR	ADJ. AVG. EXCESS RATIO (1)+(2)	FINAL ELF (Vol. Rate) (3)xPLR VR	FINAL ELF (A/R Rate) (3)xPLR AR	FINAL ELPPF (Adv. L/C) (3)xPLR LC
													0.832	0.005	0.837	n/a	0.580	
\$10,000	0.06	0.037	0.947	0.035	0.04	0.715	0.962	0.688	1.03	0.220	0.496	0.109	0.832	0.005	0.837	n/a	0.580	0.702
\$15,000	0.09		0.923	0.034	0.06		0.944	0.675	1.55		0.368	0.081	0.790	0.005	0.795	n/a	0.551	0.667
\$20,000	0.12		0.899	0.033	0.08		0.925	0.661	2.06		0.280	0.062	0.756	0.005	0.761	n/a	0.527	0.638
\$25,000	0.15		0.876	0.032	0.10		0.906	0.648	2.58		0.214	0.047	0.727	0.005	0.732	n/a	0.507	0.614
\$30,000	0.17		0.861	0.032	0.13		0.878	0.628	3.10		0.166	0.037	0.697	0.005	0.702	n/a	0.486	0.589
\$35,000	0.20		0.840	0.031	0.15		0.860	0.615	3.61		0.131	0.029	0.675	0.005	0.680	n/a	0.471	0.570
\$40,000	0.23		0.819	0.030	0.17		0.841	0.601	4.13		0.103	0.023	0.654	0.005	0.659	n/a	0.456	0.553
\$50,000	0.29		0.778	0.029	0.21		0.805	0.576	5.16		0.066	0.015	0.620	0.005	0.625	n/a	0.433	0.524
\$75,000	0.44		0.685	0.025	0.31		0.720	0.515	7.74		0.024	0.005	0.545	0.005	0.550	n/a	0.381	0.461
\$100,000	0.58		0.607	0.022	0.42		0.642	0.459	10.32		0.010	0.002	0.483	0.005	0.488	n/a	0.338	0.409
\$125,000	0.73		0.532	0.020	0.52		0.583	0.417	12.90		0.005	0.001	0.438	0.005	0.443	n/a	0.307	0.371
\$150,000	0.87		0.471	0.017	0.63		0.531	0.380	15.48		0.002	0.000	0.397	0.005	0.402	n/a	0.278	0.337
\$175,000	1.02		0.414	0.015	0.73		0.491	0.351	18.05		0.001	0.000	0.366	0.005	0.371	n/a	0.257	0.311
\$200,000	1.16		0.368	0.014	0.84		0.455	0.325	20.63		0.001	0.000	0.339	0.005	0.344	n/a	0.238	0.288
\$225,000	1.31		0.324	0.012	0.94		0.427	0.305	23.21		0.000	0.000	0.317	0.005	0.322	n/a	0.223	0.270
\$250,000	1.45		0.289	0.011	1.04		0.403	0.288	25.79		0.000	0.000	0.299	0.005	0.304	n/a	0.211	0.255
\$275,000	1.60		0.257	0.010	1.15		0.380	0.272	28.37		0.000	0.000	0.282	0.005	0.287	n/a	0.199	0.241
\$300,000	1.75		0.230	0.009	1.25		0.362	0.259	30.95		0.000	0.000	0.268	0.005	0.273	n/a	0.189	0.229
\$325,000	1.89		0.210	0.008	1.36		0.344	0.246	33.53		0.000	0.000	0.254	0.005	0.259	n/a	0.179	0.217
\$350,000	2.04		0.191	0.007	1.46		0.330	0.236	36.11		0.000	0.000	0.243	0.005	0.248	n/a	0.172	0.208
\$375,000	2.18		0.177	0.007	1.57		0.316	0.226	38.69		0.000	0.000	0.233	0.005	0.238	n/a	0.165	0.200
\$400,000	2.33		0.164	0.006	1.67		0.304	0.217	41.27		0.000	0.000	0.223	0.005	0.228	n/a	0.158	0.191
\$425,000	2.47		0.154	0.006	1.77		0.294	0.210	43.85		0.000	0.000	0.216	0.005	0.221	n/a	0.153	0.185
\$450,000	2.62		0.145	0.005	1.88		0.283	0.202	46.43		0.000	0.000	0.207	0.005	0.212	n/a	0.147	0.178
\$475,000	2.76		0.138	0.005	1.98		0.274	0.196	49.00		0.000	0.000	0.201	0.005	0.206	n/a	0.143	0.173
\$500,000	2.91		0.131	0.005	2.09		0.265	0.189	51.58		0.000	0.000	0.194	0.005	0.199	n/a	0.138	0.167
\$600,000	3.49		0.110	0.004	2.51		0.237	0.169	61.90		0.000	0.000	0.173	0.005	0.178	n/a	0.123	0.149
\$700,000	4.07		0.096	0.004	2.92		0.215	0.154	72.22		0.000	0.000	0.158	0.005	0.163	n/a	0.113	0.137
\$800,000	4.65		0.086	0.003	3.34		0.198	0.142	82.53		0.000	0.000	0.145	0.005	0.150	n/a	0.104	0.126
\$900,000	5.24		0.078	0.003	3.76		0.184	0.132	92.85		0.000	0.000	0.135	0.005	0.140	n/a	0.097	0.117
\$1,000,000	5.82		0.072	0.003	4.18		0.172	0.123	103.17		0.000	0.000	0.126	0.005	0.131	n/a	0.091	0.110
\$2,000,000	11.64		0.043	0.002	8.35		0.111	0.079	206.33		0.000	0.000	0.081	0.005	0.086	n/a	0.060	0.072
\$3,000,000	17.45		0.033	0.001	12.53		0.086	0.061	309.50		0.000	0.000	0.062	0.005	0.067	n/a	0.046	0.056
\$4,000,000	23.27		0.027	0.001	16.70		0.072	0.051	412.67		0.000	0.000	0.052	0.005	0.057	n/a	0.039	0.048
\$5,000,000	29.09		0.023	0.001	20.88		0.063	0.045	515.84		0.000	0.000	0.046	0.005	0.051	n/a	0.035	0.043
\$6,000,000	34.91		0.021	0.001	25.05		0.056	0.040	619.00		0.000	0.000	0.041	0.005	0.046	n/a	0.032	0.039
\$7,000,000	40.72		0.019	0.001	29.23		0.051	0.036	722.17		0.000	0.000	0.037	0.005	0.042	n/a	0.029	0.035
\$8,000,000	46.54		0.017	0.001	33.40		0.047	0.034	825.34		0.000	0.000	0.035	0.005	0.040	n/a	0.028	0.034
\$9,000,000	52.36		0.016	0.001	37.58		0.043	0.031	928.51		0.000	0.000	0.032	0.005	0.037	n/a	0.026	0.031
\$10,000,000	58.18		0.015	0.001	41.75		0.040	0.029	1031.67		0.000	0.000	0.030	0.005	0.035	n/a	0.024	0.029

		Assigned Risk	Loss Cost
Death Average Cost Per Case	\$171,885		
P.T./Major Average Cost Per Case	\$239,506		
Minor/T.T. Average Cost Per Case	\$9,693		
		Voluntary	
Target Cost Ratio		n/a	1.0000
Loss Adjustment Expense		n/a	1.1840
Assessment Factor		n/a	1.0087
PLR		n/a	0.6925

EXCESS LOSS FACTORS

Calculation of Excess Loss and Allocated Expense Factors

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

Exhibit IX

HAZARD GROUP I

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)	(6)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO X INJ. WT.	EXCESS	FLAT	ADJ. AVG.	FINAL	FINAL	FINAL
													RATIO	FACTOR	RATIO (1)+(2)	ELF (Vol. Rate) (3)xPLR VR	ELF (A/R Rate) (3)xPLR AR	ELPPF (Adv. L/C) (3)xPLR LC
\$10,000	0.10	0.003	0.915	0.003	0.05	0.433	0.953	0.413	1.22	0.509	0.444	0.226	0.642	0.005	0.647	n/a	0.488	0.591
\$15,000	0.14		0.884	0.003	0.08		0.925	0.401	1.83		0.316	0.161	0.565	0.005	0.570	n/a	0.430	0.521
\$20,000	0.19		0.847	0.003	0.11		0.897	0.388	2.44		0.230	0.117	0.508	0.005	0.513	n/a	0.387	0.469
\$25,000	0.24		0.812	0.002	0.13		0.878	0.380	3.05		0.170	0.087	0.469	0.005	0.474	n/a	0.358	0.433
\$30,000	0.29		0.778	0.002	0.16		0.850	0.368	3.66		0.128	0.065	0.435	0.005	0.440	n/a	0.332	0.402
\$35,000	0.33		0.752	0.002	0.19		0.823	0.356	4.27		0.097	0.049	0.407	0.005	0.412	n/a	0.311	0.377
\$40,000	0.38		0.720	0.002	0.21		0.805	0.349	4.88		0.074	0.038	0.389	0.005	0.394	n/a	0.297	0.360
\$50,000	0.48		0.661	0.002	0.27		0.753	0.326	6.11		0.045	0.023	0.351	0.005	0.356	n/a	0.269	0.325
\$75,000	0.72		0.537	0.002	0.40		0.655	0.284	9.16		0.015	0.008	0.294	0.005	0.299	n/a	0.226	0.273
\$100,000	0.95		0.439	0.001	0.54		0.573	0.248	12.21		0.006	0.003	0.252	0.005	0.257	n/a	0.194	0.235
\$125,000	1.19		0.358	0.001	0.67		0.514	0.223	15.26		0.002	0.001	0.225	0.005	0.230	n/a	0.174	0.210
\$150,000	1.43		0.294	0.001	0.80		0.467	0.202	18.32		0.001	0.001	0.204	0.005	0.209	n/a	0.158	0.191
\$175,000	1.67		0.244	0.001	0.94		0.427	0.185	21.37		0.001	0.001	0.187	0.005	0.192	n/a	0.145	0.175
\$200,000	1.91		0.207	0.001	1.07		0.397	0.172	24.42		0.000	0.000	0.173	0.005	0.178	n/a	0.134	0.163
\$225,000	2.15		0.180	0.001	1.21		0.369	0.160	27.48		0.000	0.000	0.161	0.005	0.166	n/a	0.125	0.152
\$250,000	2.39		0.160	0.000	1.34		0.347	0.150	30.53		0.000	0.000	0.150	0.005	0.155	n/a	0.117	0.142
\$275,000	2.62		0.145	0.000	1.47		0.329	0.142	33.58		0.000	0.000	0.142	0.005	0.147	n/a	0.111	0.134
\$300,000	2.86		0.133	0.000	1.61		0.311	0.135	36.63		0.000	0.000	0.135	0.005	0.140	n/a	0.106	0.128
\$325,000	3.10		0.123	0.000	1.74		0.297	0.129	39.69		0.000	0.000	0.129	0.005	0.134	n/a	0.101	0.122
\$350,000	3.34		0.115	0.000	1.87		0.284	0.123	42.74		0.000	0.000	0.123	0.005	0.128	n/a	0.097	0.117
\$375,000	3.58		0.108	0.000	2.01		0.272	0.118	45.79		0.000	0.000	0.118	0.005	0.123	n/a	0.093	0.112
\$400,000	3.82		0.102	0.000	2.14		0.261	0.113	48.85		0.000	0.000	0.113	0.005	0.118	n/a	0.089	0.108
\$425,000	4.06		0.096	0.000	2.28		0.251	0.109	51.90		0.000	0.000	0.109	0.005	0.114	n/a	0.086	0.104
\$450,000	4.30		0.092	0.000	2.41		0.243	0.105	54.95		0.000	0.000	0.105	0.005	0.110	n/a	0.083	0.101
\$475,000	4.53		0.088	0.000	2.54		0.235	0.102	58.00		0.000	0.000	0.102	0.005	0.107	n/a	0.081	0.098
\$500,000	4.77		0.084	0.000	2.68		0.227	0.098	61.06		0.000	0.000	0.098	0.005	0.103	n/a	0.078	0.094
\$600,000	5.73		0.073	0.000	3.21		0.203	0.088	73.27		0.000	0.000	0.088	0.005	0.093	n/a	0.070	0.085
\$700,000	6.68		0.065	0.000	3.75		0.184	0.080	85.48		0.000	0.000	0.080	0.005	0.085	n/a	0.064	0.078
\$800,000	7.64		0.059	0.000	4.28		0.170	0.074	97.69		0.000	0.000	0.074	0.005	0.079	n/a	0.060	0.072
\$900,000	8.59		0.054	0.000	4.82		0.158	0.068	109.90		0.000	0.000	0.068	0.005	0.073	n/a	0.055	0.067
\$1,000,000	9.55		0.050	0.000	5.36		0.147	0.064	122.12		0.000	0.000	0.064	0.005	0.069	n/a	0.052	0.063
\$2,000,000	19.09		0.032	0.000	10.71		0.095	0.041	244.23		0.000	0.000	0.041	0.005	0.046	n/a	0.035	0.042
\$3,000,000	28.64		0.023	0.000	16.07		0.074	0.032	366.35		0.000	0.000	0.032	0.005	0.037	n/a	0.028	0.034
\$4,000,000	38.18		0.019	0.000	21.42		0.062	0.027	488.46		0.000	0.000	0.027	0.005	0.032	n/a	0.024	0.029
\$5,000,000	47.73		0.017	0.000	26.78		0.053	0.023	610.58		0.000	0.000	0.023	0.005	0.028	n/a	0.021	0.026
\$6,000,000	57.27		0.015	0.000	32.14		0.048	0.021	732.69		0.000	0.000	0.021	0.005	0.026	n/a	0.020	0.024
\$7,000,000	66.82		0.013	0.000	37.49		0.043	0.019	854.81		0.000	0.000	0.019	0.005	0.024	n/a	0.018	0.022
\$8,000,000	76.36		0.012	0.000	42.85		0.040	0.017	976.92		0.000	0.000	0.017	0.005	0.022	n/a	0.017	0.020
\$9,000,000	85.91		0.011	0.000	48.20		0.037	0.016	1099.04		0.000	0.000	0.016	0.005	0.021	n/a	0.016	0.019
\$10,000,000	95.45		0.011	0.000	53.56		0.035	0.015	1221.15		0.000	0.000	0.015	0.005	0.020	n/a	0.015	0.018

		Assigned Risk	Loss Cost
Death Average Cost Per Case	\$104,764		
P.T./Major Average Cost Per Case	\$186,706		
Minor/T.T. Average Cost Per Case	\$8,189		
		Voluntary	
Target Cost Ratio		n/a	0.8259
Loss Adj. Expense		n/a	1.1840
Alloc. Loss Adj. Expense		n/a	1.0900
Assessment Factor		n/a	1.0087
PLR		n/a	0.7548

EXCESS LOSS FACTORS

Calculation of Excess Loss and Allocated Expense Factors

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

Exhibit IX

HAZARD GROUP II

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)	(6)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO X INJ. WT.	EXCESS	FLAT	ADJ. AVG.	FINAL	FINAL	FINAL
													RATIO	FACTOR	RATIO (1)+(2)	ELF (Vol. Rate) (3)xPLR VR	ELF (A/R Rate) (3)xPLR AR	ELPPF (Adv. L/C) (3)xPLR LC
\$10,000	0.07	0.009	0.939	0.008	0.05	0.519	0.953	0.495	1.22	0.411	0.444	0.182	0.685	0.005	0.690	n/a	0.521	0.631
\$15,000	0.11		0.907	0.008	0.08		0.925	0.480	1.83		0.316	0.130	0.618	0.005	0.623	n/a	0.470	0.569
\$20,000	0.15		0.876	0.008	0.10		0.906	0.470	2.44		0.230	0.095	0.573	0.005	0.578	n/a	0.436	0.528
\$25,000	0.19		0.847	0.008	0.13		0.878	0.456	3.05		0.170	0.070	0.534	0.005	0.539	n/a	0.407	0.493
\$30,000	0.22		0.826	0.007	0.15		0.860	0.446	3.66		0.128	0.053	0.506	0.005	0.511	n/a	0.386	0.467
\$35,000	0.26		0.798	0.007	0.18		0.832	0.432	4.26		0.097	0.040	0.479	0.005	0.484	n/a	0.365	0.442
\$40,000	0.30		0.771	0.007	0.20		0.814	0.422	4.87		0.075	0.031	0.460	0.005	0.465	n/a	0.351	0.425
\$50,000	0.37		0.727	0.007	0.25		0.770	0.400	6.09		0.045	0.018	0.425	0.005	0.430	n/a	0.325	0.393
\$75,000	0.56		0.617	0.006	0.38		0.669	0.347	9.14		0.015	0.006	0.359	0.005	0.364	n/a	0.275	0.333
\$100,000	0.75		0.523	0.005	0.50		0.594	0.308	12.18		0.006	0.002	0.315	0.005	0.320	n/a	0.242	0.292
\$125,000	0.94		0.443	0.004	0.63		0.531	0.276	15.23		0.002	0.001	0.281	0.005	0.286	n/a	0.216	0.261
\$150,000	1.12		0.380	0.003	0.75		0.484	0.251	18.28		0.001	0.000	0.254	0.005	0.259	n/a	0.195	0.237
\$175,000	1.31		0.324	0.003	0.88		0.443	0.230	21.32		0.001	0.000	0.233	0.005	0.238	n/a	0.180	0.218
\$200,000	1.50		0.278	0.003	1.01		0.410	0.213	24.37		0.000	0.000	0.216	0.005	0.221	n/a	0.167	0.202
\$225,000	1.68		0.242	0.002	1.13		0.384	0.199	27.42		0.000	0.000	0.201	0.005	0.206	n/a	0.155	0.188
\$250,000	1.87		0.212	0.002	1.26		0.360	0.187	30.46		0.000	0.000	0.189	0.005	0.194	n/a	0.146	0.177
\$275,000	2.06		0.189	0.002	1.38		0.341	0.177	33.51		0.000	0.000	0.179	0.005	0.184	n/a	0.139	0.168
\$300,000	2.25		0.171	0.002	1.51		0.323	0.168	36.55		0.000	0.000	0.170	0.005	0.175	n/a	0.132	0.160
\$325,000	2.43		0.157	0.001	1.63		0.309	0.160	39.60		0.000	0.000	0.161	0.005	0.166	n/a	0.125	0.152
\$350,000	2.62		0.145	0.001	1.76		0.295	0.153	42.65		0.000	0.000	0.154	0.005	0.159	n/a	0.120	0.145
\$375,000	2.81		0.135	0.001	1.89		0.282	0.146	45.69		0.000	0.000	0.147	0.005	0.152	n/a	0.115	0.139
\$400,000	2.99		0.127	0.001	2.01		0.272	0.141	48.74		0.000	0.000	0.142	0.005	0.147	n/a	0.111	0.134
\$425,000	3.18		0.120	0.001	2.14		0.261	0.135	51.79		0.000	0.000	0.136	0.005	0.141	n/a	0.106	0.129
\$450,000	3.37		0.114	0.001	2.26		0.253	0.131	54.83		0.000	0.000	0.132	0.005	0.137	n/a	0.103	0.125
\$475,000	3.56		0.108	0.001	2.39		0.244	0.127	57.88		0.000	0.000	0.128	0.005	0.133	n/a	0.100	0.122
\$500,000	3.74		0.104	0.001	2.52		0.236	0.122	60.92		0.000	0.000	0.123	0.005	0.128	n/a	0.097	0.117
\$600,000	4.49		0.089	0.001	3.02		0.211	0.110	73.11		0.000	0.000	0.111	0.005	0.116	n/a	0.088	0.106
\$700,000	5.24		0.078	0.001	3.52		0.192	0.100	85.29		0.000	0.000	0.101	0.005	0.106	n/a	0.080	0.097
\$800,000	5.99		0.070	0.001	4.02		0.176	0.091	97.48		0.000	0.000	0.092	0.005	0.097	n/a	0.073	0.089
\$900,000	6.74		0.064	0.001	4.53		0.164	0.085	109.66		0.000	0.000	0.086	0.005	0.091	n/a	0.069	0.083
\$1,000,000	7.49		0.059	0.001	5.03		0.153	0.079	121.85		0.000	0.000	0.080	0.005	0.085	n/a	0.064	0.078
\$2,000,000	14.97		0.036	0.000	10.06		0.099	0.051	243.69		0.000	0.000	0.051	0.005	0.056	n/a	0.042	0.051
\$3,000,000	22.46		0.028	0.000	15.09		0.077	0.040	365.54		0.000	0.000	0.040	0.005	0.045	n/a	0.034	0.041
\$4,000,000	29.94		0.023	0.000	20.12		0.064	0.033	487.39		0.000	0.000	0.033	0.005	0.038	n/a	0.029	0.035
\$5,000,000	37.43		0.020	0.000	25.15		0.056	0.029	609.24		0.000	0.000	0.029	0.005	0.034	n/a	0.026	0.031
\$6,000,000	44.92		0.017	0.000	30.18		0.050	0.026	731.08		0.000	0.000	0.026	0.005	0.031	n/a	0.023	0.028
\$7,000,000	52.40		0.016	0.000	35.21		0.045	0.023	852.93		0.000	0.000	0.023	0.005	0.028	n/a	0.021	0.026
\$8,000,000	59.89		0.014	0.000	40.24		0.041	0.021	974.78		0.000	0.000	0.021	0.005	0.026	n/a	0.020	0.024
\$9,000,000	67.37		0.013	0.000	45.27		0.038	0.020	1096.62		0.000	0.000	0.020	0.005	0.025	n/a	0.019	0.023
\$10,000,000	74.86		0.012	0.000	50.30		0.036	0.019	1218.47		0.000	0.000	0.019	0.005	0.024	n/a	0.018	0.022

Death Average Cost Per Case	\$133,585
P.T./Major Average Cost Per Case	\$198,800
Minor/T.T. Average Cost Per Case	\$8,207

	Voluntary	Assigned Risk	Loss Cost
Target Cost Ratio	n/a	0.8259	1.0000
Loss Adj. Expense	n/a	1.1840	1.1840
Alloc. Loss Adj. Expense	n/a	1.0900	1.0900
Assessment Factor	n/a	1.0087	1.0087
PLR	n/a	0.7548	0.9139

EXCESS LOSS FACTORS

Calculation of Excess Loss and Allocated Expense Factors

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

Exhibit IX

HAZARD GROUP III

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)	(6)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO X INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO X INJ. WT.	EXCESS	FLAT	ADJ. AVG.	FINAL	FINAL	FINAL
													RATIO	FACTOR	RATIO (1)+(2)	ELF (Vol. Rate) (3)xPLR VR	ELF (A/R Rate) (3)xPLR AR	ELPPF (Adv. L/C) (3)xPLR Lc
\$10,000	0.06	0.021	0.947	0.020	0.04	0.660	0.962	0.635	1.09	0.281	0.479	0.135	0.790	0.005	0.795	n/a	0.600	0.727
\$15,000	0.09		0.923	0.019	0.06		0.944	0.623	1.64		0.350	0.098	0.740	0.005	0.745	n/a	0.562	0.681
\$20,000	0.12		0.899	0.019	0.08		0.925	0.611	2.18		0.263	0.074	0.704	0.005	0.709	n/a	0.535	0.648
\$25,000	0.15		0.876	0.018	0.11		0.897	0.592	2.73		0.199	0.056	0.666	0.005	0.671	n/a	0.506	0.613
\$30,000	0.18		0.854	0.018	0.13		0.878	0.579	3.27		0.153	0.043	0.640	0.005	0.645	n/a	0.487	0.589
\$35,000	0.21		0.833	0.017	0.15		0.860	0.568	3.82		0.119	0.033	0.618	0.005	0.623	n/a	0.470	0.569
\$40,000	0.24		0.812	0.017	0.17		0.841	0.555	4.36		0.093	0.026	0.598	0.005	0.603	n/a	0.455	0.551
\$50,000	0.30		0.771	0.016	0.21		0.805	0.531	5.45		0.059	0.017	0.564	0.005	0.569	n/a	0.429	0.520
\$75,000	0.45		0.679	0.014	0.32		0.713	0.471	8.18		0.021	0.006	0.491	0.005	0.496	n/a	0.374	0.453
\$100,000	0.60		0.596	0.013	0.42		0.642	0.424	10.91		0.008	0.002	0.439	0.005	0.444	n/a	0.335	0.406
\$125,000	0.75		0.523	0.011	0.53		0.578	0.381	13.63		0.004	0.001	0.393	0.005	0.398	n/a	0.300	0.364
\$150,000	0.90		0.459	0.010	0.63		0.531	0.350	16.36		0.002	0.001	0.361	0.005	0.366	n/a	0.276	0.334
\$175,000	1.05		0.403	0.008	0.74		0.488	0.322	19.09		0.001	0.000	0.330	0.005	0.335	n/a	0.253	0.306
\$200,000	1.20		0.355	0.007	0.85		0.452	0.298	21.82		0.000	0.000	0.305	0.005	0.310	n/a	0.234	0.283
\$225,000	1.35		0.314	0.007	0.95		0.425	0.281	24.54		0.000	0.000	0.288	0.005	0.293	n/a	0.221	0.268
\$250,000	1.50		0.278	0.006	1.06		0.399	0.263	27.27		0.000	0.000	0.269	0.005	0.274	n/a	0.207	0.250
\$275,000	1.65		0.248	0.005	1.16		0.378	0.249	30.00		0.000	0.000	0.254	0.005	0.259	n/a	0.195	0.237
\$300,000	1.80		0.223	0.005	1.27		0.359	0.237	32.72		0.000	0.000	0.242	0.005	0.247	n/a	0.186	0.226
\$325,000	1.95		0.202	0.004	1.37		0.343	0.226	35.45		0.000	0.000	0.230	0.005	0.235	n/a	0.177	0.215
\$350,000	2.10		0.185	0.004	1.48		0.327	0.216	38.18		0.000	0.000	0.220	0.005	0.225	n/a	0.170	0.206
\$375,000	2.25		0.171	0.004	1.59		0.313	0.207	40.90		0.000	0.000	0.211	0.005	0.216	n/a	0.163	0.197
\$400,000	2.40		0.159	0.003	1.69		0.302	0.199	43.63		0.000	0.000	0.202	0.005	0.207	n/a	0.156	0.189
\$425,000	2.55		0.149	0.003	1.80		0.291	0.192	46.36		0.000	0.000	0.195	0.005	0.200	n/a	0.151	0.183
\$450,000	2.70		0.141	0.003	1.90		0.281	0.185	49.08		0.000	0.000	0.188	0.005	0.193	n/a	0.146	0.176
\$475,000	2.85		0.133	0.003	2.01		0.272	0.180	51.81		0.000	0.000	0.183	0.005	0.188	n/a	0.142	0.172
\$500,000	3.00		0.127	0.003	2.12		0.263	0.174	54.54		0.000	0.000	0.177	0.005	0.182	n/a	0.137	0.166
\$600,000	3.60		0.107	0.002	2.54		0.235	0.155	65.45		0.000	0.000	0.157	0.005	0.162	n/a	0.122	0.148
\$700,000	4.20		0.094	0.002	2.96		0.214	0.141	76.35		0.000	0.000	0.143	0.005	0.148	n/a	0.112	0.135
\$800,000	4.80		0.084	0.002	3.38		0.197	0.130	87.26		0.000	0.000	0.132	0.005	0.137	n/a	0.103	0.125
\$900,000	5.39		0.076	0.002	3.81		0.183	0.121	98.17		0.000	0.000	0.123	0.005	0.128	n/a	0.097	0.117
\$1,000,000	5.99		0.070	0.001	4.23		0.171	0.113	109.08		0.000	0.000	0.114	0.005	0.119	n/a	0.090	0.109
\$2,000,000	11.99		0.042	0.001	8.46		0.111	0.073	218.15		0.000	0.000	0.074	0.005	0.079	n/a	0.060	0.072
\$3,000,000	17.98		0.032	0.001	12.69		0.086	0.057	327.23		0.000	0.000	0.058	0.005	0.063	n/a	0.048	0.058
\$4,000,000	23.98		0.026	0.001	16.92		0.071	0.047	436.30		0.000	0.000	0.048	0.005	0.053	n/a	0.040	0.048
\$5,000,000	29.97		0.023	0.000	21.15		0.062	0.041	545.38		0.000	0.000	0.041	0.005	0.046	n/a	0.035	0.042
\$6,000,000	35.97		0.020	0.000	25.38		0.055	0.036	654.45		0.000	0.000	0.036	0.005	0.041	n/a	0.031	0.037
\$7,000,000	41.96		0.018	0.000	29.61		0.050	0.033	763.53		0.000	0.000	0.033	0.005	0.038	n/a	0.029	0.035
\$8,000,000	47.95		0.017	0.000	33.84		0.046	0.030	872.60		0.000	0.000	0.030	0.005	0.035	n/a	0.026	0.032
\$9,000,000	53.95		0.015	0.000	38.07		0.043	0.028	981.68		0.000	0.000	0.028	0.005	0.033	n/a	0.025	0.030
\$10,000,000	59.94		0.014	0.000	42.30		0.040	0.026	1090.75		0.000	0.000	0.026	0.005	0.031	n/a	0.023	0.028

		Assigned Risk	Loss Cost
Death Average Cost Per Case	\$166,828	Voluntary	
P.T./Major Average Cost Per Case	\$236,405	Target Cost Ratio	n/a
Minor/T.T. Average Cost Per Case	\$9,168	Loss Adj. Expense	1.1840
		Alloc. Loss Adj. Expense	1.0900
		Assessment Factor	1.0087
		PLR	0.7548

EXCESS LOSS FACTORS

Calculation of Excess Loss and Allocated Expense Factors

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

Exhibit IX

HAZARD GROUP IV

LOSS LIMIT	DEATH				P.T./MAJOR				MINOR/T.T.				(1)	(2)	(3)	(4)	(5)	(6)
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO X		RATIO TO AVE.	INJ. WGT.	EXCESS RATIO X		RATIO TO AVE.	INJ. WGT.	EXCESS RATIO X		EXCESS RATIO	ELF FLAT FACTOR	ADJ. AVG. EXCESS RATIO (1)+(2)	FINAL ELF (Vol. Rate) (3)xPLR VR	FINAL ELF (A/R Rate) (3)xPLR AR	FINAL ELPPF (Adv. L/C) (3)xPLR LC
			RATIO	INJ. WT.			RATIO	INJ. WT.			RATIO	INJ. WT.						
\$10,000	0.05	0.038	0.956	0.036	0.04	0.740	0.962	0.712	1.03	0.197	0.496	0.098	0.846	0.005	0.851	n/a	0.642	0.778
\$15,000	0.08		0.931	0.035	0.05		0.953	0.705	1.55		0.368	0.072	0.812	0.005	0.817	n/a	0.617	0.747
\$20,000	0.10		0.915	0.035	0.07		0.934	0.691	2.06		0.280	0.055	0.781	0.005	0.786	n/a	0.593	0.718
\$25,000	0.13		0.891	0.034	0.09		0.916	0.678	2.58		0.214	0.042	0.754	0.005	0.759	n/a	0.573	0.694
\$30,000	0.15		0.876	0.033	0.11		0.897	0.664	3.10		0.166	0.033	0.730	0.005	0.735	n/a	0.555	0.672
\$35,000	0.18		0.854	0.032	0.13		0.878	0.650	3.61		0.131	0.026	0.708	0.005	0.713	n/a	0.538	0.652
\$40,000	0.20		0.840	0.032	0.14		0.869	0.643	4.13		0.103	0.020	0.695	0.005	0.700	n/a	0.528	0.640
\$50,000	0.25		0.805	0.031	0.18		0.832	0.616	5.16		0.066	0.013	0.660	0.005	0.665	n/a	0.502	0.608
\$75,000	0.38		0.720	0.027	0.27		0.753	0.557	7.74		0.024	0.005	0.589	0.005	0.594	n/a	0.448	0.543
\$100,000	0.50		0.650	0.025	0.36		0.683	0.505	10.32		0.010	0.002	0.532	0.005	0.537	n/a	0.405	0.491
\$125,000	0.63		0.581	0.022	0.45		0.623	0.461	12.90		0.005	0.001	0.484	0.005	0.489	n/a	0.369	0.447
\$150,000	0.75		0.523	0.020	0.54		0.573	0.424	15.48		0.002	0.000	0.444	0.005	0.449	n/a	0.339	0.410
\$175,000	0.88		0.467	0.018	0.63		0.531	0.393	18.05		0.001	0.000	0.411	0.005	0.416	n/a	0.314	0.380
\$200,000	1.01		0.417	0.016	0.72		0.495	0.366	20.63		0.001	0.000	0.382	0.005	0.387	n/a	0.292	0.354
\$225,000	1.13		0.377	0.014	0.81		0.464	0.343	23.21		0.000	0.000	0.357	0.005	0.362	n/a	0.273	0.331
\$250,000	1.26		0.338	0.013	0.90		0.438	0.324	25.79		0.000	0.000	0.337	0.005	0.342	n/a	0.258	0.313
\$275,000	1.38		0.306	0.012	0.99		0.415	0.307	28.37		0.000	0.000	0.319	0.005	0.324	n/a	0.245	0.296
\$300,000	1.51		0.276	0.010	1.08		0.394	0.292	30.95		0.000	0.000	0.302	0.005	0.307	n/a	0.232	0.281
\$325,000	1.64		0.250	0.010	1.17		0.376	0.278	33.53		0.000	0.000	0.288	0.005	0.293	n/a	0.221	0.268
\$350,000	1.76		0.229	0.009	1.26		0.360	0.266	36.11		0.000	0.000	0.275	0.005	0.280	n/a	0.211	0.256
\$375,000	1.89		0.210	0.008	1.35		0.346	0.256	38.69		0.000	0.000	0.264	0.005	0.269	n/a	0.203	0.246
\$400,000	2.01		0.195	0.007	1.44		0.333	0.246	41.27		0.000	0.000	0.253	0.005	0.258	n/a	0.195	0.236
\$425,000	2.14		0.181	0.007	1.54		0.319	0.236	43.85		0.000	0.000	0.243	0.005	0.248	n/a	0.187	0.227
\$450,000	2.26		0.170	0.006	1.63		0.309	0.229	46.43		0.000	0.000	0.235	0.005	0.240	n/a	0.181	0.219
\$475,000	2.39		0.160	0.006	1.72		0.299	0.221	49.00		0.000	0.000	0.227	0.005	0.232	n/a	0.175	0.212
\$500,000	2.52		0.151	0.006	1.81		0.290	0.215	51.58		0.000	0.000	0.221	0.005	0.226	n/a	0.171	0.207
\$600,000	3.02		0.126	0.005	2.17		0.259	0.192	61.90		0.000	0.000	0.197	0.005	0.202	n/a	0.152	0.185
\$700,000	3.52		0.109	0.004	2.53		0.236	0.175	72.22		0.000	0.000	0.179	0.005	0.184	n/a	0.139	0.168
\$800,000	4.03		0.097	0.004	2.89		0.217	0.161	82.53		0.000	0.000	0.165	0.005	0.170	n/a	0.128	0.155
\$900,000	4.53		0.088	0.003	3.25		0.202	0.149	92.85		0.000	0.000	0.152	0.005	0.157	n/a	0.119	0.143
\$1,000,000	5.03		0.081	0.003	3.61		0.189	0.140	103.17		0.000	0.000	0.143	0.005	0.148	n/a	0.112	0.135
\$2,000,000	10.07		0.048	0.002	7.22		0.122	0.090	206.33		0.000	0.000	0.092	0.005	0.097	n/a	0.073	0.089
\$3,000,000	15.10		0.036	0.001	10.84		0.095	0.070	309.50		0.000	0.000	0.071	0.005	0.076	n/a	0.057	0.069
\$4,000,000	20.13		0.030	0.001	14.45		0.079	0.058	412.67		0.000	0.000	0.059	0.005	0.064	n/a	0.048	0.058
\$5,000,000	25.16		0.026	0.001	18.06		0.069	0.051	515.84		0.000	0.000	0.052	0.005	0.057	n/a	0.043	0.052
\$6,000,000	30.20		0.023	0.001	21.67		0.061	0.045	619.00		0.000	0.000	0.046	0.005	0.051	n/a	0.038	0.047
\$7,000,000	35.23		0.020	0.001	25.28		0.055	0.041	722.17		0.000	0.000	0.042	0.005	0.047	n/a	0.035	0.043
\$8,000,000	40.26		0.019	0.001	28.89		0.051	0.038	825.34		0.000	0.000	0.039	0.005	0.044	n/a	0.033	0.040
\$9,000,000	45.29		0.017	0.001	32.51		0.047	0.035	928.51		0.000	0.000	0.036	0.005	0.041	n/a	0.031	0.037
\$10,000,000	50.33		0.016	0.001	36.12		0.044	0.033	1031.67		0.000	0.000	0.034	0.005	0.039	n/a	0.029	0.036

		Assigned Risk	Loss Cost
Death Average Cost Per Case	\$198,699	Voluntary	
P.T./Major Average Cost Per Case	\$276,869	Target Cost Ratio	n/a
Minor/T.T. Average Cost Per Case	\$9,693	Loss Adj. Expense	1.1840
		Alloc. Loss Adj. Expense	1.0900
		Assessment Factor	1.0087
		PLR	0.7548